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Rahul jumps into Bihar's muddy pond

Congress leader Rahul Gandhi on Sunday jumped into a muddy pond in Bihar and interacted with fishermen present at the spot, whom he told that they always had his back. This was shortly after a rally in Khagaria where Rahul claimed that the 'PM was scared of Donald Trump' | PTI | P10

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(Please scan the QR code to view the RHP)

lenskart | LENSKART SOLUTIONS LIMITED

Our Company was originally incorporated as '*Valyoo Technologies Private Limited*', as a private limited company under the Companies Act, 1956, pursuant to a certificate of incorporation dated May 19, 2008, issued by the Registrar of Companies, National Capital Territory of Delhi and Haryana at New Delhi. Thereafter, the name of our Company was changed to '*Lenskart Solutions Private Limited*' pursuant to a fresh certificate of incorporation dated May 19, 2015, issued by the Registrar of Companies, Delhi and Haryana, at New Delhi (the "**RoC**"). Subsequently, our Company was converted to a public limited company and the name of our Company changed to 'Lenskart Solutions Limited' pursuant to a resolution passed by our Board on May 21, 2025, and resolution passed by our Shareholders on May 30, 2025, and a fresh certificate of incorporation dated June 16, 2025, was issued by the RoC. For details in relation to the changes in registered office address of our Company, see "***History and Certain Corporate Matters - Changes in the registered office of our Company***" on page 344 of the Red Herring Prospectus dated October 25, 2025 filed with the RoC (the **"Red Herring Prospectus" or "RHP"**) to read with Addendum cum Corrigendum dated October 28, 2025 ("**Addendum cum Corrigendum**").

Registered Office: Plot No. 151, Okhla Industrial Estate, Phase III, New Delhi – 110 020, Delhi, India; **Corporate Office:** Ground Floor Vipul Tech Square, Golf Course Road Sector 43, DLF QE, Gurugram – 122 009, Haryana, India; **Corporate Identity Number:** U33100DL2008PLC178355
Contact Person: Preeti Gupta, Company Secretary and Chief Compliance Officer; **Tel.:** +91 124 429 3191; **E-mail:** compliance.officer@lenskart.com; **Website:** https://www.lenskart.com

PROMOTERS OF OUR COMPANY: PEYUSH BANSAL, NEHA BANSAL, AMIT CHAUDHARY AND SUMEET KAPAHI

INITIAL PUBLIC OFFERING OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹2 EACH ("EQUITY SHARES") OF LENSKART SOLUTIONS LIMITED (OUR "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹[●] PER EQUITY SHARE OF FACE VALUE OF ₹2 EACH (INCLUDING A SHARE PREMIUM OF ₹ [●] PER EQUITY SHARE) ("OFFER PRICE"), AGGREGATING UP TO ₹[●] MILLION COMPRISING A FRESH ISSUE OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹2 EACH, AGGREGATING UP TO ₹ 21,500.00 MILLION BY OUR COMPANY ("FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 127,562,573 EQUITY SHARES OF FACE VALUE OF ₹2 EACH, AGGREGATING UP TO ₹ [●] MILLION ("OFFERED SHARES") BY CERTAIN SHAREHOLDERS ("SELLING SHAREHOLDERS") (SUCH SALE, THE "OFFER FOR SALE", AND TOGETHER WITH THE FRESH ISSUE, THE "OFFER"). FOR A COMPLETE LIST OF SELLING SHAREHOLDERS, SEE "THE OFFER" ON PAGE 114 OF THE RHP.
THE OFFER INCLUDES A RESERVATION OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹2 EACH, AGGREGATING UP TO ₹150.00 MILLION (CONSTITUTING UP TO [●]% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL, FOR SUBSCRIPTION BY ELIGIBLE EMPLOYEES ("EMPLOYEE RESERVATION PORTION"). THE OFFER LESS THE EMPLOYEE RESERVATION PORTION IS HEREINAFTER REFERRED TO AS THE "NET OFFER". THE OFFER AND THE NET OFFER SHALL CONSTITUTE [●]% AND [●]% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY, RESPECTIVELY. THE FACE VALUE OF EQUITY SHARES IS ₹2 EACH. THE OFFER PRICE IS [●] TIMES THE FACE VALUE OF THE EQUITY SHARES.

DETAILS OF THE OFFER FOR SALE OF THE TOP 10 SELLING SHAREHOLDERS AND THEIR WEIGHTED AVERAGE COST OF ACQUISITION

NAME OF THE SELLING SHAREHOLDER**	TYPE	NUMBER OF EQUITY SHARES OFFERED / AMOUNT (IN ₹ MILLION)	WEIGHTED AVERAGE COST OF ACQUISITION PER EQUITY SHARE (IN ₹)*
Peyush Bansal	Promoter Selling Shareholder	Up to 20,488,978 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	18.60
Neha Bansal	Promoter Selling Shareholder	Up to 1,010,546 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	7.60
Amit Chaudhary	Promoter Selling Shareholder	Up to 2,868,457 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	8.16
Sumeet Kapahi	Promoter Selling Shareholder	Up to 2,868,457 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	8.11
SVF II Lightbulb (Cayman) Limited	Investor Selling Shareholder	Up to 25,518,098 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	74.26

DETAILS OF THE OFFER FOR SALE OF THE TOP 10 SELLING SHAREHOLDERS AND THEIR WEIGHTED AVERAGE COST OF ACQUISITION

NAME OF THE SELLING SHAREHOLDER**	TYPE	NUMBER OF EQUITY SHARES OFFERED / AMOUNT (IN ₹ MILLION)	WEIGHTED AVERAGE COST OF ACQUISITION PER EQUITY SHARE (IN ₹)*
Schroders Capital Private Equity Asia Mauritius Limited	Investor Selling Shareholder	Up to 19,064,344 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	40.90
PI Opportunities Fund - II	Investor Selling Shareholder	Up to 8,701,817 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	24.14
MacRitchie Investments Pte. Ltd.	Investor Selling Shareholder	Up to 7,858,841 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	97.75
Kedaara Capital Fund II LLP	Investor Selling Shareholder	Up to 7,360,340 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	74.99
Alpha Wave Ventures LP	Investor Selling Shareholder	Up to 6,664,179 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	105.92

**As certified by A D M S & Co, Chartered Accountants, (FRN: 014626C), by way of their certificate dated October 25, 2025.*

***For remaining Selling Shareholders and further details, see "**Summary of the Offer Document**" and "**The Offer**" beginning on pages 28 and 114 of the RHP, respectively.*

PRICE BAND: ₹382 TO ₹402 PER EQUITY SHARE OF FACE VALUE OF ₹2 EACH.

THE FLOOR PRICE IS 191 TIMES OF THE FACE VALUE OF THE EQUITY SHARES AND THE CAP PRICE IS 201 TIMES OF THE FACE VALUE OF THE EQUITY SHARES.

THE PRICE TO EARNINGS RATIO BASED ON DILUTED EPS FOR FISCAL 2025 AT THE UPPER END OF THE PRICE BAND IS 228.41 TIMES AND AT THE LOWER END OF THE PRICE BAND IS 217.05 TIMES AS COMPARED TO P/E RATIO OF NIFTY 50 AS OF OCTOBER 24, 2025 OF 22.67

WEIGHTED AVERAGE RETURN ON NET WORTH FOR FINANCIAL YEARS 2025, 2024 AND 2023 IS 2.11%.

BIDS CAN BE MADE FOR A MINIMUM OF 37 EQUITY SHARES AND IN MULTIPLES OF 37 EQUITY SHARES THEREAFTER.

BID/OFFER PERIOD | **BID/OFFER OPEN** | **BID/OFFER CLOSES ON TUESDAY, NOVEMBER 4, 2025#**

#The UPI mandate end time and date shall be at 5:00 p.m. on Bid/Offer Closing Date.

We are a technology-driven eyewear company with integrated operations spanning designing, manufacturing, branding and retailing of eyewear products. We primarily sell prescription eyeglasses, sunglasses, and other products such as contact lenses and eyewear accessories, under multiple brands and sub-brands.

The Offer is being made through the Book Building Process in accordance with Regulation 6(2) of the SEBI ICDR Regulations.

The Equity Shares will get listed on the main board of NSE and BSE. NSE shall be the Designated Stock Exchange.

QIB Portion: Not less than 75% of the Net Offer | Non-Institutional Investor Portion: Not more than 15% of the Net Offer | Retail Portion: Not more than 10% of the Net Offer

Employee Reservation Portion: Up to [●] Equity Shares of face value of ₹2 each aggregating up to ₹150.00 million.

A discount of ₹19 per Equity Share is being offered to Eligible Employees bidding in the Employee Reservation Portion.

IN MAKING AN INVESTMENT DECISION, POTENTIAL INVESTORS MUST ONLY RELY ON THE INFORMATION INCLUDED IN THE RED HERRING PROSPECTUS AND THE TERMS OF THE OFFER, INCLUDING THE RISKS INVOLVED AND NOT RELY ON ANY OTHER EXTERNAL SOURCES OF INFORMATION ABOUT THE OFFER AVAILABLE IN ANY MANNER. IN RELATION TO PRICE BAND, POTENTIAL INVESTORS SHOULD ONLY REFER TO THIS PRICE BAND ADVERTISEMENT FOR THE OFFER AND SHOULD NOT RELY ON ANY MEDIA ARTICLES / REPORTS IN RELATION TO THE VALUATION OF THE COMPANY AS THESE ARE NOT ENDORSED, PUBLISHED OR CONFIRMED EITHER BY THE COMPANY OR THE BRLMS.

In accordance with the recommendation of committee of Independent Directors of our Company, pursuant to the resolution dated October 25, 2025, the above provided price band is justified based on quantitative factors/KPIs disclosed in the *"Basis for Offer Price"* section on page 222 of the RHP vis-a-vis the weighted average cost of acquisition ("WACA") of primary and secondary transaction(s) as applicable, disclosed in the *"Basis for Offer Price"* on page 222 of the RHP and provided below in the advertisement.

RISK TO INVESTORS

For details, refer to the "Risk Factors" section on page 64 of the RHP.

1. **Concentration risk across production and logistics in Bhiwadi and Gurugram facilities:** We operate a hub-and-spoke model for manufacturing, where almost all single-vision, bifocal and progressive lenses (excluding lenses manufactured at our international facilities) are cut, edged, coated and matched to frames at our two manufacturing facilities located at Bhiwadi, Rajasthan and Gurugram, Haryana within the broader Gurugram industrial cluster across the states of Haryana and Rajasthan, following which finished eyeglasses are dispatched to our stores and e-commerce fulfilment centres across India and to overseas jurisdictions. Our reliance on manufacturing facilities located in the Gurugram industrial cluster across the states of Haryana and Rajasthan (which are our Bhiwadi and Gurugram facilities) exposes us to concentration risks across production and logistics. Set out below are the details:

Location of manufacturing facility	For the three months ended June 30,				For the Financial Year ended March 31,					
	2025		2024		2025		2024		2023	
	Actual production (in units)	(% of total production across owned manufacturing facilities)	Actual production (in units)	(% of total production across owned manufacturing facilities)	Actual production (in units)	(% of total production across owned manufacturing facilities)	Actual production (in units)	(% of total production across owned manufacturing facilities)	Actual production (in units)	(% of total production across owned manufacturing facilities)
Gurugram, Haryana	1,248,488	31.75%	1,174,022	40.23%	5,209,089	39.59%	5,661,085	56.14%	6,655,311	92.84%
Bhiwadi, Rajasthan	2,621,726	66.67%	1,707,909	58.52%	7,748,642	58.90%	4,306,995	42.71%	437,876	6.11%
Others*	62,079	1.58%	36,497	1.25%	198,845	1.51%	116,156	1.15%	75,158	1.05%
Total	**3,932,293**	**100.00%**	**2,918,428**	**100.00%**	**13,156,576**	**100.00%**	**10,084,236**	**100.00%**	**7,168,345**	**100.00%**

**Others comprises our Singapore and Dubai manufacturing facilities.*

2. **Risks related to sourcing of raw materials and manufacturing operations in the People's Republic of China:** We source some of our raw materials and frames from the People's Republic of China (the "PRC"), where we also operate a manufacturing facility through Baofeng Framekart Technology Limited, our Joint Venture. The table below sets out details of our direct imports from the PRC:

Particulars	For the three months ended June 30,				For the Financial Year ended March 31,					
	2025		2024		2025		2024		2023	
	(₹ in million)	% of total purchases	(₹ in million)	% of total purchases	(₹ in million)	% of total purchases	(₹ in million)	% of total purchases	(₹ in million)	% of total purchases
Direct imports from the PRC	3,547.49	53.38%	1,746.30	40.93%	10,624.33	42.21%	7,699.71	41.09%	8,682.22	54.15%
Direct purchases from other countries (including India)	3,098.83	46.62%	2,519.91	59.07%	14,543.52	57.79%	11,039.58	58.91%	7,350.39	45.85%

We are exposed to risks related to our imports and manufacturing operations in the PRC, which could adversely affect our reputation, brand perception, customer loyalty, and business.

3. **Our Company has incurred losses in the past. The Offer is being made through the Book Building Process in accordance with Regulation 6(2) of the SEBI ICDR Regulations.**

4. **Capacity utilization related risk:** An inability to maintain or improve our capacity utilization levels at our manufacturing facilities could have an adverse effect on our business. The following table sets forth our capacity utilization:

Capacity utilization	For the three months ended June 30,		For the Financial Year ended March 31,		
	2025	2024	2025	2024	2023
Installed Capacity (in units)(1)	7,137,000	6,580,000	27,451,000	21,966,000	15,198,000
Actual Production (in units)	3,932,293	2,918,428	13,156,576	10,084,236	7,168,345
Capacity Utilization (in %)(2)	55.10%	44.35%	47.93%	45.91%	47.17%

Notes:
(1) Annual Installed Capacity: The annual installed capacity of a manufacturing plant is the maximum amount of production that a company can achieve in a year, assuming that all machines are running at full speed, 365 days a year. It is determined after taking into account the product mix and cycle time and can be produced in the specific production line. The installed capacity for each Fiscal Year is adjusted on account of the addition of capacity during the year. The capacity utilization for the three months ended June 30, 2025 and June 30, 2024 is calculated by considering effective capacity as one-fourth of annual capacity.
(2) Capacity Utilization: Capacity utilization has been calculated based on actual production made during the relevant fiscal year/ period, divided by the annual installed capacity of relevant manufacturing facilities as of the end of the relevant fiscal year/ period.

5. **Requests for information from the Enforcement Directorate:** The Directorate of Enforcement, Gurugram (the "**ED**"), has initiated an inquiry into procedural delays in our filings on the IDPMS and EPDMS portals by a show cause notice dated July 25, 2022 to our Company, under section 37 of the Foreign Exchange Management Act, 1999 ("**FEMA**"). Furthermore, our Company requires a no-objection certificate ("**NOC**") from the ED to undertake any overseas direct investment ("ODI"). Our Company is actively pursuing the necessary legal steps and has submitted several applications requesting the ED to issue an NOC in our favour. The ED, through its order dated November 18, 2023 directed our Company to provide further information and documents. Further, via the said order dated November 18, 2023, the ED directed the Company to provide further information/documents, to which our Company has responded vide letter dated January 9, 2024. Further, our Company received an e-mail correspondence from the ED dated May 7, 2025, to which our Company has furnished the requisite documents to the ED on May 13, 2025.

6. **Supply of raw materials risk:** We source raw materials such as blank and powered lenses, certain types of frames, eyeglass cases, packaging materials and consumables from third-party suppliers for the manufacture of our eyewear products, along with raw materials for the manufacturing of frames, such as metal wires, acetate sheets and transparent resin granules. Set out below are details of our cost of raw materials consumed, total expenses and cost of raw materials consumed as a percentage of total expenses:

Particulars	For the three months ended June 30,		For the Financial Year ended March 31,		
	2025	2024	2025	2024	2023
	(₹ in million, unless otherwise stated)				
Cost of raw materials consumed (A)	4,673.39	3,639.94	16,229.74	14,092.21	10,618.14
Total expenses (B)	18,365.80	15,606.22	66,194.78	55,495.94	40,250.74
Cost of raw materials consumed as % of total expenses (%) (A)/(B)	25.45%	23.32%	24.52%	25.39%	26.38%

Any delays, interruptions or reduction in the supply of raw materials to manufacture our prescription eyeglasses or fluctuations in the prices of our raw materials could adversely affect our business, results of operations, financial condition and cash flows.

7. **Risks associated to greenfield manufacturing facility in Hyderabad, Telangana:** We have entered into a non-binding memorandum of understanding dated December 8, 2024 ("**MOU**") with the Government of Telangana ("**GoT**") for setting up a greenfield manufacturing facility for optical glasses with an investment of ₹15,000 million by us, and certain incentives and support from the GoT. These incentives include subsidies and reimbursements subject to certain conditions and limitations. The MOU is also non-binding in nature and may be amended by mutual agreement between parties. We cannot assure you that we will be able to avail of the full benefits of the incentives as envisaged.

8. **Eyewear industry in India is largely unorganized:** The eyewear industry in India is largely unorganized, which exposes us to competition from a fragmented base of smaller retailers and may affect our business. According to the Redseer Report, approximately 77% of prescription eyewear sales in India by value are catered to by the unorganized sector, with organized players accounting for the balance ~23% as of Financial Year 2025. The unorganized sector comprises numerous small, independent retailers with lower cost structures and flexible pricing, which may limit the ability of organized players to increase prices, gain market share, or deliver standardized customer experiences.

9. **Stores related risk:** The location, size and performance of our retail store network component of our omnichannel retail network are critical to our success. Our retail store network is a key driver of our revenue growth, customer acquisition, and customer loyalty. Our ability to open and operate new stores depends on several factors, including the availability of suitable locations, acceptable rental costs, regulatory approvals, competitive dynamics, customer preferences, and overall economic conditions.
Set out below are details of our new store openings and store closures:

Particulars	For the three months ended June 30,		For the Financial Year ended March 31,		
	2025	2024	2025	2024	2023
Number of stores at the start of the Financial Year / period	2,723	2,389	2,389	1,959	1,508
Number of new stores opened	100	70	445*	489*	518*
Number of store closures***	17	24	111	59	67
Number of stores at the end of the Financial Year / period**	2,806	2,435	2,723	2,389	1,959

**Number of new stores opened includes stores acquired in the Financial Year 2023 pursuant to our acquisition of Owndays.*
***Number of stores as of March 31, 2024 and 2023 is set out on a pro forma basis to illustrate the effect of the Dealskart Acquisition.*
****Store closures were primarily due to (i) the closure of certain malls and commercial establishments by government authorities on account of several reasons, e.g. to facilitate nearby infrastructure development, such as flyover construction; (ii) closures initiated by franchisee partners, with certain stores subsequently converted into COCO stores; and (iii) relocation of stores due to strategic reasons.*
We offer our eyewear products through our online channel and through our retail store networks across 14 countries, which as of June 30, 2025. Set out below is a breakdown of our global store network by country or region, as of the dates indicated:

Particulars	As of June 30,		As of March 31,		
	2025	2024	2025	2024	2023
India (A)	2,137	1,816	2,067	1,785	1,416
comprising					
Metro cities(1)	928	809	900	791	656
Tier-1 cities (2)	491	395	469	385	277
Tier-2 towns and cities and beyond (3)	718	612	698	609	483
Japan (B)	272	263	267	259	232
Southeast Asia* (C)	258	231	251	229	214
Middle East** (D)	39	32	39	28	17
Others*** (E)	100	93	99	88	80
Total (A+B+C+D+E)	**2,806**	**2,435**	**2,723**	**2,389**	**1,959**

(1) Includes Delhi/NCR (includes New Delhi, Gurugram, Ghaziabad, Noida, and Faridabad), Hyderabad, Ahmedabad, Bengaluru, Pune, Mumbai, Chennai and Kolkata.
(2) Includes Lucknow, Raipur, Patna, Jaipur, Ranchi, Surat, Jammu, Madurai, Chandigarh, Rajkot, Nagpur, Hubli, Coimbatore, Bhubaneswar, Mangalore, Jodhpur, Gwalior, Tiruchirappalli, Indore, Visakhapatnam, Dehradun, Aurangabad, Rajahmundry, Nashik, Vadodara, Belgaum, Udaipur, Gorakhpur, Agra, Vijayawada, Jabalpur, Siliguri, Kolhapur, Bhopal, Goa, Varanasi, Bareilly, Dhanbad, Gaya
(3) Includes cities other than metro cities and Tier 1 cities
**Southeast Asia comprises Singapore, Thailand, Indonesia, Philippines, Vietnam, Malaysia, and Cambodia.*
***The Middle East comprises the United Arab Emirates and the Kingdom of Saudi Arabia.*
****Others comprise Taiwan, Hong Kong and Australia.*
Our global operations expose us to management, legal, tax, political, economic and foreign exchange risks.

10. **FOFO and COFO stores related risk:** We do not exercise complete operational or financial control over our franchisee-operated retail stores. As a result, franchisees may take actions that are inconsistent with our brand standards, operational policies, or strategic objectives. Our franchise arrangements are through a combination of franchise-owned and franchise-operated ("**FoFo**"), and company-owned and franchise-operated ("**CoFo**") stores. The table below sets out our retail store network by franchisee and CoFo stores (in India and in international markets), as of the dates indicated:

Particulars	For the three months ended June 30,				As of March 31,					
	2025		2024		2025		2024		2023	
	Number of retail stores	% of total retail stores	Number of retail stores	% of total retail stores	Number of retail stores	% of total retail stores	Number of retail stores	% of total retail stores	Number of retail stores	% of total retail stores
Franchise stores – India										
- FoFo	306	14.32%	347	19.11%	310	11.38%	359	15.03%	369	18.81%
- CoFo	8	0.37%	8	0.44%	8	0.29%	9	0.38%	11	0.56%
Franchise stores – International										
- FoFo	158	7.39%	151	8.31%	158	5.80%	152	6.36%	143	7.30%
Total franchise stores	**472**	**22.09%**	**506**	**27.86%**	**476**	**17.47%**	**520**	**21.77%**	**523**	**26.67%**

11. **Price/Earning (P/E) ratio based on diluted EPS for Financial Year 2025 is 217.05 and 228.41 times at the lower and upper end of the Price Band.**

12. **Weighted Average Return on Net Worth for Financial Year ended 2025, 2024 and 2023 is 2.11% and return on net worth for the three months period ended June 30, 2025 is 0.97% (not annualised).**

13. **Average cost of acquisition of Equity Shares for our Promoters (also the Promoter Selling Shareholders) and Selling Shareholders is as follows:**

Name	Number of Equity Shares held	Average cost of acquisition per Equity Share (in ₹)*
Promoters (also the Promoter Selling Shareholders)		
Peyush Bansal	173,222,220	18.60
Neha Bansal	125,783,623	7.60
Amit Chaudhary	16,585,630	8.16
Sumeet Kapahi	16,107,050	8.11
Investor Selling Shareholders		
Alpha Wave Ventures LP	66,184,529	105.92
Bay Capital Holdings Ltd	18,341,710	161.28
Birdseye View Holdings II Pte. Ltd.	37,071,443	163.64

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Name	Number of Equity Shares held	Average cost of acquisition per Equity Share (in ₹)*
Chiratae Trust	4,077,108	26.77
ECLK Innovations LLP	792,959	208.75
Epiq Capital B, L.P.	16,633,757	80.53
IDG Ventures India Fund III LLC	7,248,220	26.77
Kariba Holdings IV Mauritius	6,759,361	156.27
Kedaara Capital Fund II LLP	33,248,179	74.99
Kedaara Norfolk Holdings Limited	13,299,270	74.99
MacRitchie Investments Pte. Ltd.	81,893,360	97.75
Madison India Opportunities V VCC	9,894,996	200.81
PI Opportunities Fund – II	86,421,103	24.14
Schroders Capital Private Equity Asia Mauritius Limited	19,064,344	40.90
SVF II Lightbulb (Cayman) Limited	253,430,072	74.26
Technology Venture Fund	474,446	120.00
TR Capital II L.P	6,604,343	31.54
TR Capital III Mauritius	14,135,716	43.12
TR Capital III Mauritius II	16,652,160	43.12

*As certified by A D M S & Co, Chartered Accountants, (FRN: 014626C), by way of certificate dated October 25, 2025.

14. **Weighted Average Cost of Acquisition for all Equity Shares transacted in 1 year, 18 months and 3 years immediately preceding the RHP is as follows:**

Period	Weighted average cost of acquisition per Equity Share (in ₹)*	Cap Price is 'X' times the weighted average cost of acquisition	Range of acquisition price: per Equity Share: lowest price – highest price (in ₹)*
Last one year	55.93	7.19	Nil** - 208.75
Last 18 months	37.54	10.71	Nil** - 208.75
Last three years	40.15	10.01	Nil** - 208.75

*As certified by A D M S & Co, Chartered Accountants, (FRN: 014626C), by way of certificate dated October 25, 2025.
**Acquisition price of bonus shares have been considered as Nil.

15. **The 6 BRLMs associated with the issue have handled 81 public issues in the past three years out of which 15 issues closed below the issue price on listing date.**

Name of the BRLM	Total Issues	Issues closed Issues below IPO Price on listing date
Kotak Mahindra Capital Company Limited*	10	4
Morgan Stanley India Company Private Limited*	1	-
Avendus Capital Private Limited*	-	-
Citigroup Global Markets India Private Limited*	3	1
Axis Capital Limited*	28	5
Intensive Fiscal Services Private Limited*	3	-
Common	36	5
Total	**81**	**15**

*Issues handled where there were no common BRLMs

Additional Information for Investors

1. **No pre-IPO placement has been undertaken by our Company.**
2. **The Promoters or members of promoter group have not undertaken any transaction of shares aggregating up to 1% or more of the paid-up Equity Share capital of the Company from the DRHP filing date.**
3. **For further information refer to "Capital Structure" on page 132 of the RHP for the aggregate Equity Shareholding and percentage of the pre-Offer paid-up Equity Share capital and post-Offer Equity Shareholding, of our Promoter, members of our Promoter Group and additional top 10 Shareholders of our Company.**

BASIS FOR OFFER PRICE

The "Basis for Offer Price" section on page 222 of the RHP has been updated with the above price band. Please refer to the websites of the BRLMs: https://investmentbank.kotak.com, www.morganstanley.com/, www.avendus.com, https://www.citigroup.com/global/about-us/global-presence/india/disclaimer, www.axiscapital.co.in and www.intensivefiscal.com, respectively.

(You may scan the QR code for accessing the website of Kotak Mahindra Capital Company Limited)

An indicative timetable in respect of the Offer is set out below:

Event	Indicative Date
Bid/Offer Opens on	**Friday, October 31, 2025**
Bid/Offer Closes on	**Tuesday, November 4, 2025**
Finalization of Basis of Allotment with the Designated Stock Exchange	On or about Thursday, November 6, 2025
Initiation of refunds (if any, for Anchor Investors)/unblocking of funds from ASBA Account	On or about Friday, November 7, 2025
Credit of Equity Shares to demat accounts of Allottees	On or about Friday, November 7, 2025
Commencement of trading of the Equity Shares on the Stock Exchanges	On or about Monday, November 10, 2025

Submission of Bids (other than Bids from Anchor Investors):

Bid/Offer Period (except the Bid/Offer Closing Date)	
Submission and revision in Bids	Only between 10.00 a.m. and 5.00 p.m. Indian Standard Time ("IST")
Bid/Offer Closing Date*	
Submission of electronic applications (online ASBA through 3-in-1 accounts) – For RIBs and Eligible Employees Bidding in the Employee Reservation Portion other than QIBs and Non-Institutional Investors	Only between 10.00 a.m. and 5.00 p.m. IST
Submission of electronic applications (Bank ASBA through online channels like internet banking, mobile banking and syndicate UPI ASBA applications where Bid Amount is up to ₹500,000)	Only between 10.00 a.m. and 4.00 p.m. IST
Submission of electronic applications (syndicate non-retail, non-individual applications)	Only between 10.00 a.m. and 3.00 p.m. IST
Submission of physical applications (Bank ASBA)	Only between 10.00 a.m. and 1.00 p.m. IST
Submission of physical applications (Syndicate non-retail, non-individual applications where Bid Amount is more than ₹500,000)	Only between 10.00 a.m. and 12.00 p.m. IST
Modification/ Revision/cancellation of Bids	
Upward revision of Bids by QIBs and Non-Institutional Bidders categories#	Only between 10.00 a.m. and 4.00 p.m. IST on Bid/ Offer Closing Date
Upward or downward revision of Bids or cancellation of Bids by RIBs and Eligible Employees Bidding in the Employee Reservation Portion]	Only between 10.00 a.m. and 5.00 p.m. IST

Our Company, in consultation with the BRLMs, may decide to close the Bid/ Offer Closing Period for QIBs one Working Day prior to the Bid/ Offer Closing Date, in accordance with the SEBI ICDR Regulations.

**UPI mandate end time and date shall be at 05:00 p.m. on Bid/ Offer Closing Date i.e November 4, 2025.*

#*QIBs and Non-Institutional Bidders can neither revise their bids downwards nor cancel/withdraw their bids.*

ASBA# Simple, Safe, Smart way of Application!!!

#Applications Supported by Blocked Amount ("ASBA") is a better way of applying to Issues by simply blocking the fund in the bank account. For further details, check section on ASBA.

Mandatory in public issues. No cheque will be accepted.

UPI UNIFIED PAYMENTS INTERFACE

UPI - Now available in ASBA for Retail Individual Investors and Non-Institutional Investor applying in public issues where the application amount is up to ₹500,000, applying through Registered Brokers, Syndicate, CDPs & RTAs. Retail Individual Investors and Non-Institutional Investors also have the option to submit the application directly to the ASBA Bank (SCSBs) or to use the facility of linked online trading, demat and bank account. Investors are required to ensure that the bank account used for bidding is linked to their PAN. Bidders must ensure that their PAN is linked with Aadhaar and are in compliance with CBDT notification dated February 13, 2020 and press release dated June 25, 2021 read with press release dated September 17, 2021. CBDT circular no. 7 of 2022, dated March 30, 2022, read with press release dated March 28, 2023.

ASBA has to be availed by all the investors except Anchor Investors. UPI may be availed by (i) Retail Individual Investors in the Retail Portion; (ii) Non-Institutional Investors with an application size of up to ₹500,000 in the Non-Institutional Portion. For details on the ASBA and UPI process, please refer to the details given in the Bid Cum Application Form and abridged prospectus and also please refer to the section "***Offer Procedure***" on page 552 of the RHP. The process is also available on the website of Association of Investment Bankers of India ("**AIBI**") and Stock Exchanges and in the General Information Document. The Bid Cum Application Form and the Abridged Prospectus can be downloaded from the websites of the Stock Exchanges and can be obtained from the list of banks that is displayed on the website of SEBI at www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=35 and https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes &intmId=43, respectively as updated from time to time. For the list of UPI apps and banks live on IPO, please refer to the link: www.sebi.gov.in. UPI Bidders Bidding using the UPI Mechanism may apply through the SCSBs and mobile applications whose names appear on the website of SEBI, as updated from time to time. Kotak Mahindra Bank Limited and ICICI Bank Limited have been appointed as the Sponsor Bank for the Offer, in accordance with the requirements of SEBI ICDR Master circular. For Offer related queries, please contact the BRLMs on their respective email IDs as mentioned below. For UPI related queries, investors can contact NPCI at the toll-free number: 18001201740 and mail Id: ipo.upi@npci.org.in.

THE EQUITY SHARES OF OUR COMPANY WILL GET LISTED ON MAIN BOARD PLATFORM OF NSE AND BSE.

In case of any revision in the Price Band, the Bid/ Offer Period will be extended by at least three additional Working Days following such revision of the Price Band, subject to the total Bid/ Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar unforeseen circumstances, our Company, in consultation with the BRLMs, may for reasons to be recorded in writing, extend the Bid/ Offer Period for a minimum of one Working Day, subject to the total Bid/ Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/ Offer Period, if applicable, will be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by indicating the change on the respective websites of the BRLMs and at the terminals of the Syndicate Members and by intimation to Self-Certified Syndicate Banks ("**SCSBs**"), other Designated Intermediaries and the Sponsor Bank(s), as applicable.

The Offer is being made in terms of Rule 19(2)(b) of the SCRR, read with Regulation 31 of the SEBI ICDR Regulations. The Offer is being made through the Book Building Process, in compliance with Regulation 6(2) of SEBI ICDR Regulations, wherein not less than 75% of the Net Offer shall be available for allocation on a proportionate basis to QIBs (the "**QIB Portion**"), provided that our Company, in consultation with the BRLMs, may allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis, in accordance with the SEBI ICDR Regulations (the "**Anchor Investor Portion**"), of which one-third shall be reserved for the domestic Mutual Funds, subject to valid Bids being received from the domestic Mutual Funds at or above the price at which allocation is made to Anchor Investors ("**Anchor Investor Allocation Price**"). In the event of under-subscription, or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the QIB Portion (other than Anchor Investor Portion) ("**Net QIB Portion**"). Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis only to Mutual Funds ("**Mutual Fund Portion**"), and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIBs, including Mutual Funds, subject to valid Bids being received at or above the Offer Price. However, if the aggregate demand from Mutual Funds is less than 5% of the Net QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining QIB Portion for proportionate allocation to QIBs. Further, not more than 15% of the Net Offer shall be available for allocation on a proportionate basis to Non-Institutional Bidders, of which (a) one-third of such portion shall be reserved for Bidders with application size of more than ₹200,000 and up to ₹1,000,000; and (b) two-third of such portion shall be reserved for Bidders with application size of more than ₹1,000,000, provided that the unsubscribed portion in either of such sub-categories may be allocated to Bidders in the other sub-category of Non-Institutional Bidders and not more than 10% of the Net Offer shall be available for allocation to RIBs in accordance with SEBI ICDR Regulations, subject to valid Bids being received at or above the Offer Price. Further, Equity Shares will be allocated on a proportionate basis to Eligible Employees applying under the Employee Reservation Portion, subject to valid Bids received from them at or above the Offer Price. All potential Bidders, other than Anchor Investors, are required to mandatorily utilise the Application Supported by Blocked Amount ("**ASBA**") process by providing details of their respective bank account (including UPI ID (defined hereinafter) in case of UPI Bidders (defined hereinafter)) in which the corresponding Bid Amounts will be blocked by the SCSBs, or under the UPI Mechanism, as applicable to participate in the Offer. Anchor Investors are not permitted to participate in the Anchor Investor Portion through the ASBA process. For details, see "***Offer Procedure***" beginning on page 994 of the RHP.

Bidders/Applicants should ensure that DP ID, PAN, Client ID and UPI ID (for UPI Bidders bidding through UPI Mechanism) are correctly filled in the Bid cum Application Form. The DP ID, PAN , UPI ID and Client ID provided in the Bid cum Application Form should match with the DP ID, PAN, Client ID and UPI ID available (for UPI Bidders bidding through the UPI Mechanism) in the Depository database, otherwise, the Bid cum Application Form is liable to be rejected. Bidders/Applicants should ensure that the beneficiary account provided in the Bid cum Application Form is active. Bidders/Applicants should note that on the basis of the PAN, DP ID, Client ID and UPI ID (for UPI Bidders bidding through the UPI mechanism) as provided in the Bid cum Application Form, the Bidder/Applicant may be deemed to have authorized the Depositories to provide to the Registrar to the Offer, any requested Demographic Details of the Bidder/Applicant as available on the records of the depositories. These Demographic Details may be used, among other things, for giving Allotment Advice or unblocking of ASBA Account or for other correspondence(s) related to the Offer. Bidders/Applicants are advised to update any changes to their Demographic Details as available in the records of the Depository Participant to ensure accuracy of records. Any delay resulting from failure to update the Demographic Details would be at the Bidders/Applicants' sole risk. Investors must ensure that their PAN is linked with Aadhaar and are in compliance with the notification issued by Central Board of Direct Taxes notification dated February 13, 2020 and read with press releases dated June 25, 2021, September 17, 2021 and March 28, 2023 and any subsequent press releases in this regard.

Contents of the Memorandum of Association of our Company as regards its objects: For information on the main objects of our Company, investors are requested to see "***History and Certain Corporate Matters***" on page 344 of the RHP. The Memorandum of Association of our Company is a material document for inspection in relation to the Offer. For further details, see "***Material Contracts and Documents for Inspection***" on page 1044 of the RHP.

Liability of the members of our Company: Limited by shares.

Amount of Share Capital of our Company and Capital Structure: As on the date of the RHP, the authorized share capital of our Company is ₹4,580,000,000.00 comprising of 2,290,000,000 Equity Shares of face value ₹ 2 each. The issued, subscribed and paid-up share capital of our Company is ₹3,362,748,564.00 comprising 1,681,374,282 Equity Shares of face value of ₹2 each. For details of the capital structure of our Company, see "***Capital Structure***" on page 132 of the RHP.

Names of the Initial Signatories to the Memorandum of Association of our Company and the number of Equity Shares subscribed by them: The names of the initial signatories of the Memorandum of Association of our Company along with their allotment are: Allotment of 5,000 equity shares each to Peyush Bansal and Neha Bansal. For details of the share capital history and capital structure of our Company see "***Capital Structure***" on page 132 of the RHP.

Listing: The Equity Shares offered through the Red Herring Prospectus are proposed to be listed on the Stock Exchanges. Our Company has received 'in-principle' approvals from BSE and NSE for the listing of the Equity Shares pursuant to letters, each dated September 5, 2025. For the purposes of the Offer, the Designated Stock Exchange shall be NSE. A copy of the Prospectus shall be filed with the RoC in accordance with Section 26(4) and Section 32 of the Companies Act, 2013. For details of the material contracts and documents available for inspection from the date of the Red Herring Prospectus up to the Bid/ Offer Closing Date, see "***Material Contracts and Documents for Inspection***' beginning on page 1044 of the RHP.

Disclaimer Clause of SEBI: SEBI only gives its observations on the draft offer document and this does not constitute approval of either the issue or the specified securities stated in the Offer document. The investors are advised to refer to page 962 of the RHP for the full text of the disclaimer clause of the SEBI.

Disclaimer clause of the NSE (Designated Stock Exchange): It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to pages 964-965 of the RHP for the full text of disclaimer clause of NSE.

Disclaimer clause of the BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the RHP has been cleared or approved by the BSE nor does it certify the correctness or completeness of any of the contents of the RHP. The investors are advised to refer to page 964 of the RHP for the full text of disclaimer clause of BSE.

General Risks: Investments in equity and equity-related securities involve a degree of risk and Bidders should not invest any funds in the Offer unless they can afford to take the risk of losing their investment. Bidders are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, Bidders must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have neither been recommended, nor approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the Red Herring Prospectus. Specific attention of the Bidders is invited to "***Risk Factors***" beginning on page 64 of the RHP.

BOOK RUNNING LEAD MANAGERS

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Kotak Mahindra Capital Company Limited 27 BKC, 1st Floor, Plot No. C – 27G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051, Maharashtra, India **Tel:** +91 22 4336 0000 **E-mail:** lenskart.ipo@kotak.com **Website:** https://investmentbank.kotak.com **Investor Grievance E-mail:** kmccredressal@kotak.com **Contact Person:** Ganesh Rane **SEBI Registration Number:** INM000008704	**Morgan Stanley India Company Private Limited** Altimus, Level 39 & 40, Pandurang Budhkar Marg, Worli, Mumbai - 400 018, Maharashtra, India **Tel:** +91 22 6118 1000 **E-mail:** lenskartipo@morganstanley.com **Website:** www.morganstanley.com/ **Investor Grievance E-mail:** investors_india@morganstanley.com **Contact Person:** Naresh Tetarwal **SEBI Registration Number:** INM000011203	**Avendus Capital Private Limited** Platina Building, 9th Floor 901, Plot No C-59, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051, Maharashtra, India **Tel:** +91 22 6648 0050 **E-mail:** lenskart.ipo@avendus.com **Website:** www.avendus.com **Investor Grievance E-mail:** investorgrievance@avendus.com **Contact Person:** Sarthak Sawa/ Sneha Roy **SEBI Registration Number:** INM000011021	**Citigroup Global Markets India Private Limited** 1202, 12th Floor First International Financial Center, G – Block Bandra Kurla Complex, Bandra (East), Mumbai - 400 098, Maharashtra, India **Tel:** +91 22 6175 9999 **E-mail:** lenskart.ipo@citi.com **Website:** https://www.citigroup.com/global/about-us/global-presence/india/disclaimer **Investor Grievance E-mail:** investors.cgmib@citi.com **Contact Person:** Anjali Kolathu Sureshkumar **SEBI Registration Number:** INM000010718	**Axis Capital Limited** 1st Floor, Axis House P.B. Marg, Worli Mumbai- 400 025 Maharashtra, India **Tel:** + 91 22 4325 2183 **E-mail:**. lenskart.ipo@axiscap.in **Website:** www.axiscapital.co.in **Investor Grievance E-mail:** complaints@axiscap.in **Contact Person:** Jigar Jain **SEBI Registration Number:** INM000012029	**Intensive Fiscal Services Private Limited** 914, 9th Floor, Raheja Chambers Free Press Journal Marg Nariman Point, Mumbai - 400 021, Maharashtra, India **Tel:** +91 22 2287 0443 **E-mail:** lenskart.ipo@intensivefiscal.com **Website:** www.intensivefiscal.com **Investor Grievance E-mail:** grievance.ib@intensivefiscal.com **Contact Person:** Harish Khajanchi / Anand Rawal **SEBI Registration Number:** INM000011112

REGISTRAR TO THE OFFER	COMPANY SECRETARY AND CHIEF COMPLIANCE OFFICER
MUFG MUFG Intime	**Preeti Gupta** Ground Floor Vipul Tech Square, Golf Course Road Sector 43, DLF QE, Gurugram – 122 009, Haryana, India
MUFG Intime India Private Limited (*formerly Link Intime India Private Limited*) C-101, 247 Park 1st Floor, L B S Marg Vikhroli (West), Mumbai - 400 083, Maharashtra, India **Tel:** +91 81081 14949, **E-mail:** lenskart.ipo@in.mpms.mufg.com, **Website:** www.in.mpms.mufg.com/ **Investor Grievance E-mail:** lenskart.ipo@in.mpms.mufg.com; **Contact Person:** Shanti Gopalkrishnan; **SEBI Registration Number:** INR000004058	Bidders may contact the Company Secretary and Compliance Officer, the BRLMs or the Registrar to the Offer in case of any pre-Offer or post-Offer related grievances including non-receipt of letters of Allotment, non-receipt of Allotment Advice, non-credit of allotted Equity Shares in the respective beneficiary account, non-receipt of refund orders or non-receipt of funds by electronic mode, etc. For all Offer related queries and for redressal of complaints, Bidders may also write to the BRLMs and / or Registrar.

AVAILABILITY OF RHP: Investors should note that Investment in Equity Shares involves a high degree of risk and investors are advised to refer to the RHP and the Risk Factors contained herein, before applying in the Offer. Full copy of the RHP shall be available at the website of SEBI at www.sebi.gov.in, the website of Stock Exchanges at www.nseindia.com and www.bseindia.com the website of our Company at https://www.lenskart.com and the website of BRLMs, i.e., Kotak Mahindra Capital Company Limited, Morgan Stanley India Company Private Limited, Avendus Capital Private Limited, Citigroup Global Markets India Private Limited, Axis Capital Limited and Intensive Fiscal Services Private Limited, at https://investmentbank.kotak.com, www.morganstanley.com/, www.avendus.com, https://www.citigroup.com/global/about-us/global-presence/india/disclaimer, www.axiscapital.co.in and www.intensivefiscal.com, respectively.

AVAILABILITY OF THE ABRIDGED PROSPECTUS: A copy of the abridged prospectus shall be available on the website of our Company at https://www.lenskart.com, the BRLMs, i.e., Kotak Mahindra Capital Company Limited, Morgan Stanley India Company Private Limited, Avendus Capital Private Limited, Citigroup Global Markets India Private Limited, Axis Capital Limited and Intensive Fiscal Services Private Limited, at https://investmentbank.kotak.com, www.morganstanley.com/, www.avendus.com, https://www.citigroup.com/global/about-us/global-presence/india/disclaimer, www.axiscapital.co.in and www.intensivefiscal.com, respectively and the website of the Registrar to the Offer i.e., MUFG Intime India Private Limited (*Formerly Link Intime India Private Limited*) at www.in.mpms.mufg.com.

AVAILABILITY OF BID CUM APPLICATION FORMS: Application forms can be obtained from the Registered Office of **Lenskart Solutions Limited**, **Tel:** +91 124 429 3191 and the **BRLMs –** Kotak Mahindra Capital Company Limited, **Tel:** +91 22 4336 0000, Morgan Stanley India Company Private Limited, **Tel:** +91 22 6118 1000, Avendus Capital Private Limited, **Tel:** +91 22 6648 0050, Citigroup Global Markets India Private Limited, **Tel:** +91 22 6175 9999, Axis Capital Limited, **Tel:** + 91 22 4325 2183, and Intensive Fiscal Services Private Limited, **Tel:** +91 22 2287 0443.

Syndicate Members: Kotak Securities Limited, **Tel:** +91 22 6218 5410, Intensive Softshare Pvt. Ltd., **Tel:** +91 22 2287 0443/44/45, Spark Institutional Equities Private Limited, **Tel:** +91 22 6885 4503 and at the select locations of the Sub-syndicate Members (as given below), SCSBs, Registered Brokers, RTAs and CDPs participating in the Offer. Bid cum Application Forms will also be available on the websites of BSE and NSE and the Designated Branches of SCSBs, the list of which is available at websites of the Stock Exchanges and SEBI.

APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA): Investors have to apply through the ASBA process. ASBA has to be availed by all the investors. For details on ASBA process, please refer to the details given in the ASBA Form and Abridged Prospectus and also please refer to "***Offer Procedure***" on page 994 of RHP. Further ASBA Application forms can be obtained from Designated Branches of SCSBs, the list of banks that are available on website of SEBI at www.sebi.gov.in and website of Stock Exchanges at www.nseindia.com and www.bseindia.com. The investors are required to fill the Bid Cum Application form and submit the same to the relevant SCSBs at the specific locations or registered brokers at the broker centers or RTA or DP's. The SCSB's will block the amount in the account as per the authority contained in application form. On allotment, amount will be unblocked and account will be debited only to the extent required to be paid for allotment of shares. Hence, there will be no need of refund.

UPI: UPI Bidders can also Bid through UPI Mechanism.

Sub-Syndicate Members: Almondz Global Securities Ltd., Amrapali Capital & Finance Services Limited, Anand Rathi Share & Stock Brokers Ltd., Anand Share Consultancy, ANS Pvt Limited, Asit C. Mehta Investment Interrmediates Ltd, Avendus Wealth Management Private Limited, Axis Securities Limited, Centrum Broking Limited, Dalal & Broacha Stock Broking Private Limited, DB (International) Stock Brokers Ltd, Finwizard Technology Private Limited, G Raj & Co. (Consultants) Limited, HDFC Securities Limited, ICICI Securities Limited, IDBI Capital Markets & Securities Limited, IIFL Securities Ltd, Innovate Securities Pvt Limited, Investmentor Securities Limited, Jhaveri Securities, JM Financial Services Limited, Jobanputra Fiscal Services Private Limited, K M Jain Stock Brokers Pvt Ltd, Kalpataru Multiplier Limited, Kantilal Chhaganlal Sec Pvt Ltd, Keynote Capitals Limited, KJMC Capital Market Services Limited, Lakshmishree Investment & Securities Pvt Ltd, LKP Securities Limited, Marwadi Shares & Finance, Mehta Equities Limited, Motilal Oswal Financial Services Limited, Motilal Oswal Securities Limited, Nirmal Bang Securities Pvt Limited, Nuvama Wealth and Investment Limited, Nuvama Wealth and Investment Limited (Edelweiss Broking Limited), Patel Wealth Advisors Pvt Limited, Prabhudas Lilladher Pvt Limited, Pravin Ratilal Share & Stock Brokers Limited, RR Equity Brokers Private Limited, SBIcap Securities Limited, Sharekhan Limited, SMC Global Securities Limited, Spark PWM Private Limited, SS Corporate Securities Limited, Tanna Financial Services, TradeBulls Securites Private Ltd., Upstox Securities Private Limited, Viren M Shah and YES Securities (India) Limited.

Bankers to the Offer

Escrow Collection Bank and Sponsor Bank: Kotak Mahindra Bank Limited

Public Offer Account Bank, Refund Bank and Sponsor Bank: ICICI Bank Limited

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in RHP.

For **Lenskart Solutions Limited**
On behalf of the Board of Directors
Sd/-
Preeti Gupta
Company Secretary and Chief Compliance Officer

Place: Delhi
Date: October 31, 2025

Lenskart Solutions Limited is proposing, subject to, receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its Equity Shares and has filed the RHP with the RoC on October 25, 2025. The RHP shall be available on the website of the Company at https://www.lenskart.com, SEBI at www.sebi.gov.in, as well as on the websites of the BRLMs, i.e. Kotak Mahindra Capital Company Limited, Morgan Stanley India Company Private Limited, Avendus Capital Private Limited, Citigroup Global Markets India Private Limited, Axis Capital Limited and Intensive Fiscal Services Private Limited at https://investmentbank.kotak.com, www.morganstanley.com/, www.avendus.com, https://www.citigroup.com/global/about-us/global-presence/india/disclaimer, www.axiscapital.co.in and www.intensivefiscal.com, respectively and the websites of National Stock Exchange of India Limited and BSE Limited at www.nseindia.com and www.bseindia.com, respectively. Any potential investor should note that investment in equity shares involves a high degree of risk and for details relating to such risk, please see ***"Risk Factors"*** on page 64 of the RHP. Potential investors should not rely on the DRHP for making any investment decision and instead should place reliance on the RHP and Addendum cum Corrigendum. Specific attention of the investors is invited to "***Risk Factors***" beginning on page 64 of the RHP. This announcement has been prepared for publication in India only and is not for publication or distribution, directly or indirectly, in or into the United States. The equity shares described in this announcement have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "**U.S. Securities Act**") or any other applicable law of the United States and, unless so registered, may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable U.S. state securities laws. Accordingly, the equity shares of the Company are being offered and sold (i) within the United States only to persons reasonably believed to be "qualified institutional buyers" (as defined in Rule 144A of the U.S. Securities Act) pursuant to Section 4(a) of the U.S. Securities Act, and (ii) outside the United States in "offshore transactions", as defined in and in reliance on, Regulation S of the U.S. Securities Act and the applicable laws of the jurisdictions where those offers and sales occur. There will be no public offering of securities in the United States.

Adfactors

THE NEW INDIAN EXPRESS

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CHILLY SPELL, RAIN AHEAD IN NORTH, CENTRAL INDIA, SAYS IMD

A fresh Western Disturbance is set to impact North and Central India this week, bringing a marked drop in temperatures, rain, and snowfall. The Indian Meteorological Department has forecast that the Western Himalayan region will receive snowfall and rain in lower areas, leading to a temperature dip of 3–4°C across northern and central states. This pattern is expected to signal the formal onset of winter and may offer temporary relief from severe pollution in parts of Northwest India | **P9**

Radico SPIRIT OF EXCELLENCE Presents THE NEW INDIAN EXPRESS DEVI AWARDS BENGALURU

THE NEW INDIAN EXPRESS GROUP

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November 8, 2025

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ITC Gardenia, Bengaluru

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EVENT XPRESS

Radico SPIRIT OF EXCELLENCE Presents THE NEW INDIAN EXPRESS DEVI AWARDS BENGALURU

PM: Cong okayed Tejashwi as CM face at 'gunpoint'

RAMASHANKAR @ Patna

PM Narendra Modi addresses a public rally in Arrah on Sunday, ahead of the Bihar Assembly elections | PTI

PRIME Minister Narendra Modi on Sunday alleged that Rashtriya Janata Dal (RJD) strong-armed Congress to declare its leader (Tejashwi Yadav) as chief ministerial face of the opposition INDIA bloc at 'gunpoint', and asserted that the alliance was headed towards a 'record defeat'.

Addressing back-to-back election rallies in Bihar's Bhojpur and Nawada districts, PM Modi hinted at an internal rift between RJD and the Congress. "Congress never wanted to announce the CM candidate in favour of the RJD. The RJD secured it by placing a 'katta' (country made gun) on the head of Congress," he alleged.

Pointing towards infighting over candidate selection, Modi said, "Let the polls be over. The two allies will be breaking each other's heads." Modi cited the RJD era's legacy of "*katta* (gun), *kroorta* (cruelty), *katuta* (bitterness), *kusanskar* (poor upbringing), *kusashan* (misgovernance), and corruption" as a period from which only the NDA had rescued the state.

Turning to national issues, Modi referred to the success of Operation Sindoor and the implementation of One Rank, One Pension, saying, "The explosions took place in Pakistan, but the Congress royal family spent sleepless nights."

In Nawada, Modi said that both Congress and RJD were nothing but family-ruled parties. "They have learnt their lessons in the school of 'jungle raj'. Such elements can never do good for Bihar," Modi said.

The PM, who was visibly pleased with the huge turnouts, said, "Analysts in Delhi would do well to come here and experience for themselves which way the wind is blowing". Modi said the manifesto released by the NDA last week was honest and put forth a vision for the future.

He said the people of Bihar had the responsibility not to allow 'jungle raj' to return. Later, Modi also held a roadshow in Patna shortly after paying tributes to poet Ramdhari Singh Dinkar. Bihar Chief Minister Nitish Kumar was not present at the roadshow. JD(U) sources said he was 'busy'.

WOMEN RULE THE WORLD

Harmanpreet Kaur & Co create history by winning maiden ICC Women's World Cup title

GOMESH S @ Navi Mumbai

The India team with the ICC Women's World Cup trophy after beating South Africa in the final in Navi Mumbai on Sunday | AP

ON a day and night when vast swathes of India stopped to see if 16 women would make the country proud — a sentence that hasn't been written too many times just because of how this country views its women — they delivered on their promise. Led by Harmanpreet Kaur, the Women in Blue scaled a peak no India team had done before. India beat South Africa to win their maiden ICC Women's World Cup title.

In a country obsessed with men's cricket, for a sport that had to go through a lot of hardships just to survive during its initial years, the win at home is the biggest. In the larger context, the women's incredible run would instil belief in every girl who is following a dream of her own with a willow and a ball in hand. The team has entered the pantheon of greatness.

The struggles of past legends have become part of folklore. India missed the 1988 World Cup in Australia because they did not have the funds. In 1997, the World Cup final was moved to a Monday to get television broadcast as a men's ODI was slotted on Sunday. In 2005, Bollywood star Mandira Bedi helped the team get sponsors. The team reached the final in South Africa the same year.

Sunday wasn't a cakewalk. For over 97 overs, they were challenged, pushed and dragged on by South Africa, but India persisted. They hung in there. Destiny had other plans this time. Take for instance Shafali Verma. She came in as an injury replacement and played the innings of her life. Deepti Sharma, the other protagonist, was the perfect foil with the ball. There was Richa Ghosh whose counter-attacking 34 gave the hosts the finishing touch with the bat. The effect of this win will be felt elsewhere. In the rooms in each house. This can lead to a change in India's mindset, even if it's just a wee bit. This could encourage more parents to have girl children and lead them to a playground unafraid. On a night like this, one can only dream. For this night of nights ought to turn dreamers into believers. **P13**

EXPRESS READ

15 die as van rams truck in Rajasthan

JAIPUR: At least 15 people died and two others were injured when a van carrying devotees rammed a stationary trailer truck in Rajasthan's Phalodi on Sunday, police said. The incident occurred near Matoda village on the Bharat Mala Highway, they said. According to police, the victims were residents of the Sursagar area in Jodhpur and were returning from the Kolayat temple in Bikaner, after offering prayers at the Kapil Muni Ashram.

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4 girl students from Mysuru drown in canal

EXPRESS NEWS SERVICE @ Mysuru

A picnic turned tragic after four girls from a Mysuru madrasa drowned in a canal near Koppal village of Mandya district on Saturday evening.

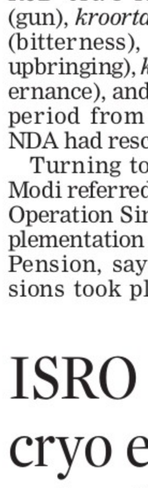
Fifteen students and three staffers had gone to the canal from an Islamic seminary in Mysuru's Shantinagar area. The tragedy occurred when a girl slipped into the water while washing clothes. **P7**

ISRO tests cryo engine reignition

S V KRISHNA CHAITANYA @ Sriharikota

A spectacular evening launch from Sriharikota on Sunday marked another defining moment for India's space programme as the country's most powerful rocket, LVM3-M5, successfully carried its heaviest-ever communication satellite, CMS-03, into orbit.

The mission showcased India's growing prowess in space technology and national security applications — with the satellite set to play a pivotal role in bolstering the Navy's maritime communications and surveillance capabilities.



ISRO's 641-tonne 'Bahubali' rocket with satellite CMS-03 lifts off from Sriharikota on Sunday | PTI

The 43.5-metre-tall, 641-tonne 'Bahubali' rocket lifted off from the Second Launch Pad at the Satish Dhawan Space Centre at 5.26 pm, piercing the twilight sky in a blaze of power and precision. After a 16-minute flight, the 4,410-kg CMS-03 was placed into a Geo-synchronous Transfer Orbit with apogee of 29,970 km and perigee of 170 km.

CONTINUED ON: P7

An Investor Awareness Initiative by SEBI & NSE

GOVERNMENT OF TELANGANA

Hyderabad Metropolitan Development Authority

Estate Management Unit

5th floor, Northwing, Swarna Jayanti Complex, Ameerpet, Hyderabad-500038

(Notification No. 1028/EMU/HMDA/KKPT-MOOSAPET/2025)

hmda Growing Global

HMDA provides an Opportunity to Own Encumbrance Free Prime Land Parcels Zoned Under Multi-Use at Kokapet (Neopolis-Golden Mile) & Moosapet.

The Government of Telangana is desirous of calling bids for sale of certain Government land parcels strategically located in Hyderabad's most-sought after location at Kokapet (Neopolis, Golden Mile) Kokapet(vg), Gandipet (Mdl), Rangareddy (dist), & at Moosapet (near moosapet Y-junction) (vg), Kukatpally (mdl), Medchal-Malkajgiri (dist) on "As is where is Basis" through e-Auction HMDA on behalf of the Government Telangana, invites bids for sale of the following land parcels through e-Auction.

S. No.	Property area details	Sy.No.	Plot No	Extent in Acres	Land Use	Geo-Location	Upset price per Acre (Rs. in Crores)	Pre-Bid EMD per Plot (Rs. in Crores)	Last date for payment of Pre-Bid EMD & Bid Document fee	e-Auction Date	Pre-bid meeting Date and Venue
1	NEOPOLIS layout-Kokapet, Kokapet (vg), Gandipet (mdl), Rangareddy (dist)	239 & 240	17	4.59	Multi Use Zone		99.00	5.00	20-11-2025	24-11-2025, 11.00 am to 02.00 pm	17-11-2025, @ 11.00am & T-Hub, Raidurg
			18	5.31							
			15	4.03	Multi Use Zone		99.00	5.00	24-11-2025	28-11-2025, 11.00 am to 02.00 pm	
			16	5.03							
			19	4.00	Multi Use Zone		99.00	5.00	28-11-2025	03-12-2025, 11.00 am to 02.00 pm	
			20	4.04							
2	Golden Mile Layout Kokapet(vg), Gandipet (Mdl), Rangareddy (dist)	116 & 117	Site-2	1.98	Multi Use Zone		70.00	5.00	01-12-2025	05-12-2025, 11.00 am to 02.00 pm	
3	HMDA land @ Moosapet (vg), Kukatpally(mdl), Medchal-Malkajgiri(dist) (near moosapet Y-junction)	121-141, 146,147, 155-157	1	11.48	Multi Use Zone		75.00	5.00		05-12-2025, 03.00 pm to 06.00 pm	
			2	3.18			75.00	5.00			

* The land extent referenced above is provisional and indicative only, The exact land extent shall be determined by a joint survey to be carried out with the successful bidder.

CONTACT DETAILS

Site visit : 1) Sri Appa Rao, SE/EE, HMDA M: 9849909840
2) Sri Ravinder, DyEE, HMDA M: 9133059867

Queries : 1) Call centre @ HMDA M: 7416835522
2) Sri Amarender, SA, HMDA M: 7601063358

MSTC for e-Auction participation: 1) Sri Siddarth Varadhi, Manager, MSTC M: 8801074754 hydopn1@mstcindia.in
2) Sri Sai Dinesh Kumar, SA, MSTC M: 7799570600 hyd@mstcindia.co.in

Transaction advisor: Cushman & Wakefield (India) Pvt.Ltd
1. Sri Rohan Ravi, Associate Director, M: 89783 69981 rohan.ravi@cushwake.com
2. Sri Prabhu B, Manager, M: 99514 88881 prabhu.b@cushwake.com
3. Sri Samson Arthur, Executive Director, M: 98851 53300 samson.arthur@cushwake.com

Date of Notification : 03-11-2025
Registration fee : Rs: 1,180/- (including GST) (non-refundable)
Bid Document Fee : Rs: 10.00 lakhs+GST (Non-refundable) to be payable to HMDA to participate in the auction
for Further details : Log on to **www.hmda.gov.in, www.mstcecommerce.com,** for e-Brochure and other terms & conditions

PAYMENT SCHEDULE

1) First Installment 25% of sale value (excluding EMD) shall be paid within (7) days from date of issue of letter of offer
2) Balance sale value including EMD shall be paid within (60) days

Metropolitan Commissioner HMDA

ALMANAC TODAY
Monday: 03.11.2025 **Year:** Vishwavasu **Ayana:** Dakhsinayana
Ritu: Sharad **Masa:** Karthika **Paksha:** Sukla **Tithi:** Thrayodasi 11.16 pm
Nakshatra: Uttharabhadra 12.47 pm **Moon in** Mesha Rashi **Rahukaala:** 07:30 am to 09:00 am
Gulikakala: 01:30 pm to 03:00 pm **Yamaganda:** 10:30 am to 12:00 pm

WEATHER
MIN 18°C | MAX 28°C
FORECAST Overcast

Sunrise 06.14 am
Sunset 05.52 pm
Moonrise 04.01 pm
Moonset 03.44 am

Send video of litterbugs dropping waste, earn ₹250

GBA's latest trick; BSWML exploring options to send reward money to UPI accounts of public sharing videos

MOHAMMED YACOOB
@Bengaluru

THE Bengaluru Solid Waste Management Ltd (BSWML), which launched 'Kasa Suriyuva Habba' to shame litterbugs by dumping garbage at their doorsteps, has now come up with another unique idea to catch those who dump waste indiscriminately. It is going to offer a reward of Rs 250 to those who make a video of litterbugs throwing garbage and share it with them. This is to catch more such violators.

They can share the video on BSWML's dedicated WhatsApp number - 9448197197.

BSWML Managing Director Karee Gowda said GBA has got a clear message from the government to set things in motion and address key issues, while restructuring the infrastructure to suit the city's needs, keeping in mind the next 30 to 40 years.

"Given a freehand by the government, BSWML is able to take bold steps, including dumping waste at the doorsteps of such mischief mongers who care less for the city and its aesthetics. To strengthen BSWML's image and ensure people take us seriously, we are launching the video initiative. Those shooting the video should share the location and also details of violators if possible," said Gowda. He said the agency has cleaned over 800 blackspots. "We still see people coming and dropping litter. They are too lazy to give garbage to auto tippers that are sent to their doorstep," he added.

BSWML is also exploring options to send the reward money to the UPI accounts of public sharing videos. Their identities will be kept a secret, a senior official from the IT team of GBA said.

On the additional financial burden on GBA because of this initiative, an official said GBA will not suffer a loss as the reward will be paid from penalties collected from litterbugs. "We collect Rs 1,000 to 10,000 depending of the quantity and type of waste dumped by irresponsible public. Rewarding Rs 250 is not a loss at all and this will rather encourage people to keep the city clean," said an official. On Sunday morning, Karee Gowda also travelled from Sarjapur on Outer Ring Road stretch to Marathahalli and KR Puram and noted debris dumped at various locations and set a 15-day deadline for officials and marshals to clear and submit a report.

Garbage trucks spread stink outside cemetery; removed: MLA

BANSY KALAPPA @ Bengaluru

ONCE a quiet stretch shaded by tall trees, Cemetery Road in Langford Town has become a distressing sight. Outside St Patrick's Cemetery, off Hosur Road — one of four burial grounds on Berlie Street Cross — rows of overflowing garbage trucks stand where mourners walk. Families coming to bid farewell to loved ones are forced to navigate piles of waste and refuse, as the air reeks of decay.

"It's heartbreaking," says Laila D'Silva, a Bengalurean. "For 60 years, I've visited this road to lay my family to rest. It used to be calm and green, a place that comforted the soul. Now, stench and filth have replaced the peace I always felt here." The interior of St Patrick's Cemetery remains serene, with leafy walkways, but just beyond its gates, garbage trucks are parked, litter spilling on to the road, and drivers arguing loudly.

According to Praveen Paul, a Shanthinagar resident, the problem began near the Hindu burial ground and slowly spread along the entire road. "Because there are no houses here, it's become an easy dumping zone. All hygiene rules are ignored," he says.

The growing distress among families moved Sarah Nathan, who recently attended her young cousin Vijay D'Souza's funeral, to act. "I was shocked to see garbage outside such a beautiful cemetery," she says. "Many residents have tried to change things, but nothing happened. I decided to start a petition — my small effort to bring dignity back." Her petition calls on GBA to immediately relocate the trucks and enforce strict waste-management norms near sacred or community spaces. "It's inspiring to see Hindus, Muslims and Christians unite," Sarah adds.

When contacted, MLA NA Haris told *TNIE*: "We got the trucks cleared today. We will take action against any garbage truck driver who parks here." Residents are pleading with the authorities to restore peace to Cemetery Road, to ensure that final resting places are treated with reverence.

BJP leaders, including Leader of Opposition in the Assembly R Ashoka and Bangalore South Lok Sabha MP Tejasvi Surya, protest against the tunnel road project at Lalbagh on Sunday | EXPRESS

Parikrama of nature: Citizens vow to defend B'luru's ecology

BENGALURU: Heritage enthusiasts, urban ecologists, and citizens gathered in Lalbagh to participate in a symbolic parikrama, a circular walk in reverence of nature, under the title 'Lalbagh Solidarity Walk' – Parikrama/Pradakshine, organised by Bengaluru Town Hall. Assembled at the Lalbagh West Gate, they walked across the park to the Peninsular Gneiss Rock and Kempegowda's Watch Tower, before returning to the East Gate. This circular route represented both a spiritual homage to nature and a statement of intent to preserve and protect every remaining bit of Bengaluru's ecology. During the event, citizens expressed deep concern and disbelief that the government could even contemplate harming the last remaining patches of nature in the city. Participants reaffirmed their solidarity with Bengaluru's trees, lakes, and biodiversity — calling for urgent, collective action to safeguard them. They said that the walk served as a living tribute to Bengaluru's green and cultural heritage, urging residents to reconnect with their city's ecological legacy. Organisers emphasised that protecting Lalbagh is not just about conserving trees, but about preserving the soul of Bengaluru itself. **ENS**

CONG GOVT DIGGING LALBAGH'S GRAVE WITH TUNNEL ROAD, SAYS ASHOKA

EXPRESS NEWS SERVICE
@ Bengaluru

THE Congress government is digging Lalbagh's grave by constructing the tunnel road project. It will push the city's economy into an abyss, warned Leader of Opposition in the Assembly R Ashoka, who along with other BJP leaders protested at Lalbagh on Sunday.

MP Tejasvi Surya and other BJP leaders too were part of the demonstration under the slogan - 'Save Lalbagh, Protect Bengaluru'. They launched a signature campaign against the project. Ashoka termed it a VIP project, while 90% of the people are middle-class or poor. The government is borrowing heavily to execute the project which will sink Bengaluru's economy. It has not got clearance from the Geological Survey of India. The government has installed a board stating that Lalbagh and the rock are a protected area, and yet the government itself is violating it, he added. "When 70% are two-wheeler riders in Bengaluru, a tunnel road is being built for car drivers," Ashoka ridiculed, saying the government should fix potholes first, instead of building an underground tunnel road.

"For 1 km of tunnel road, Rs 1,285 crore is needed. This is more expensive than launching a satellite. With the same money, a 5 km Metro route can be built, which can carry 60,000 people," he pointed out.

Surya said, "Tunnel roads do not decongest cities, they merely shift traffic from one junction to another without addressing the root cause, which is overdependence on private transport and lack of robust public mobility options. This project threatens to permanently damage Lalbagh's ecology, including the 3,000-million-year-old Peninsular Gneiss rock, a National Geological Monument, as it has been pushed forward without proper environmental or geological impact studies."

Meanwhile, CM Siddaramaiah said, "DCM DK Shivakumar has said a committee will be formed under the leadership of Opposition Leader Ashoka to examine the concerns of the opposition party and come to a consensus."

He said, "People are not opposing the project. Only the BJP is doing it for political reasons. Why should there be opposition to this project that will solve traffic issues? Similar tunnel projects have been undertaken in many countries."

It's a public project, not a fool to destroy Lalbagh, says Shivakumar

EXPRESS NEWS SERVICE
@ Bengaluru

DCM **DK Shivakumar** stated that the tunnel road project is not his personal project, but a public project. He demanded that the BJP leaders, who have commenced a signature campaign against it, offer suggestions, instead of criticisms.

Replying to reporters on BJP's signature campaign, at his Sadashivanagar residence on Sunday, Shivakumar said, "I also know how to organise a signature campaign, much better than the BJP. There is no point in criticism; let them offer suggestions."

"BJP is nothing without RSS. The party doesn't have any other strength. Except for 20% of the people in the party, the rest are all corrupt. Most of the people who are in the BJP are former JDS or Congress leaders," he stated.

He questioned whether Metro trains do not go through tunnels. He recalled that he, along with former Union minister late HN Ananth Kumar,

had travelled to 10 countries and prepared a report for the Metro during CM's SM Krishna government. "Ananth Kumar and I had travelled to Delhi to submit the report to then PM Atal Behari Vajpayee. This was the beginning of the Metro project," he added.

Responding to allegations by Leader of Opposition in the Assembly R Ashoka that Shivakumar threatened BJP MP Tejasvi Surya, he questioned why he would threaten anyone. Mocking Surya, Shivakumar said, "Tejasvi Surya is a big leader. He is a clever politician, and that is why he tried to open the emergency door of an aircraft. He also got admonished in the US for trying to meet US President Donald Trump."

"He (Surya) asks people not to travel by car, but he had applied for a new car before his wedding. We can release his application if you want. Why did he need a new car? Why can't he travel by Metro or bus as he advocates?" Shivakumar questioned.

"Surya is asking us to do a rail project. Where is the land for the project? Where is the place to have a Bus Rapid Transport System (BRTS)? Does he have brains? Jagadish Shettar failed in the BRTS project in Hubballi," he added.

"We have carried out all sorts of studies on tunnel road. I am not a fool to destroy Lalbagh. I know its history, and I know what is being used and what is not, in the park. The BJP opposes all development projects. They opposed the steel bridge when KJ George was the Bengaluru Development minister," he said.

'BDA not retaining any land in PRR project'

ENS @ Bengaluru

A lot of misinformation is being spread among farmer WhatsApp groups regarding the Peripheral Ring Road (PRR) project, said Bengaluru Business Corridor Chairman LK Atheeq.

In a detailed clarification, Atheeq said an image circulating online claims that 16% of the land being acquired for the PRR is being retained by the BDA. "Firstly, it is not wrong for the BDA to retain some land to monetise in future and repay the HUDCO loan, as long as it gets the master plan amended suitably. But, the fact is, in this project, BDA is not retaining any real estate out of the current acquisitions," he said.

Calling the image "fake", Atheeq said the government intends to strongly fight such misinformation. He explained that the right of way (RoW) for the highway is 65 metres, and the remaining 35 metres will be used for commercial or mixed land use. This 35-metre corridor — except for the land required for town-planning needs like parks and civic amenity (CA) sites — will be used entirely as compensation sites for the farmers, and no real estate will be retained by the BDA.

Atheeq added that 1,810 acres of land are being acquired for the road with a 100-metre RoW. "When we use 65 metres for the road, it is not as if we will save 35% of land along the entire 73-km stretch. There are interchanges and entry/exits where the entire 100 metres RoW will be used," he said. After accounting for interchanges, about 400 acres — or 22% of 1,810 acres — will remain, which will be entirely reserved for compensating farmers.

He further noted that an additional 600 acres have been notified for interchanges and cloverleaf junctions, taking the total to 2,410 acres. "Of this, 400 acres (16.6%) will be retained for compensation sites for farmers. Nothing is being retained by BDA," Atheeq clarified.

EXPRESS READ

AIX launches flights to Udaipur, Jodhpur

BENGALURU: Air India Express (AIX), the low-cost arm of Air India, has commenced direct flights from Bengaluru to Udaipur and Jodhpur, marking the start of the winter travel season. The inaugural flights took off from Kempegowda International Airport (KIA) on Saturday, November 1. Both destinations will have one daily flight from Bengaluru and a return service. "We are delighted to strengthen our presence in Rajasthan, a land celebrated for its regal heritage and art, with Jodhpur and Udaipur joining our network," said Aloke Singh, Managing Director, AIX.

Horoscopes By Holiday

HOLIDAY MATHIS

03rd November : Working Out with Mars The situation between Mars and Neptune recalls how growth happens at the limit. The point where you're challenged, stretched or even fatigued is something to aim for because the "muscle" (literal or metaphorical) rebuilds stronger after strain. As the bodybuilder lifts until the muscle fails, so will we exercise our skills to the very edge, thus pushing that edge ever-further.

ARIES (Mar 21 - Apr. 20)
Your actions are an extension of where you're at in a given time. Your victories, your mistakes -- these are parts of your story, but don't confuse them for the totality of you. None of this completely defines you.

TAURUS (Apr. 20 - May 20)
You keep hearing the same advice, but it never actually moves you or changes anything. The advice is off, not you. Seek a new angle or challenge the usual narrative. Shake up the way you think, the words you use, or the stories you tell yourself.

GEMINI (May 21 - June 21)
You spend your days being responsible, so of course there's a part of you that imagines what freedom would feel like if every choice could revolve around your own wishes. Say the "no" that protects your energy instead of spending it.

CANCER (June 22 - July 22)
You can't force a vibe. You'll click with some people right away; with others, it'll take time or not happen at all. You'll feel the comfy energy with someone today, and it's a beautiful indication of genuine connection.

LEO (July 23 - Aug. 22)
Kindness is a beacon, illuminating the path of compassion for all. Your empathy will seed a supportive environment where people feel truly understood. This will be a source of great pride and joy.

VIRGO (Aug. 23 - Sept. 22)
You've been carrying someone else's feelings as if they were your own. To reclaim your emotional space, you can hand them back. No words will be necessary -- just an internal decision by you to hand those feelings right back, silently and with love.

LIBRA (Sept. 23 - Oct. 23)
You'll make the most significant progress in a break. So take your hands off of a project. Step outside of a role. Drop the goal for a minute and allow yourself to simply be.

SCORPIO (Oct. 24 - Nov. 21)
Maybe everyone is, to some degree, a mystery, though not always a mystery people care to solve. You're different because of your magnetism, which will be a kind of power today. People will be drawn in. Direct that attention toward something meaningful.

SAGITTARIUS (Nov. 22 - Dec. 21)
The quickest route to clarity is curiosity. Instead of demanding answers from yourself or others, ask better questions. You'll be amazed how easily people open up when you invite them to teach you who they are.

CAPRICORN (Dec. 22 - Jan. 19)
Like cotton candy in the rain, some things are fragile by nature, and no one should be blamed for their inevitable dissolution. Also, seasons and cycles don't need fixing; they only need acceptance.

AQUARIUS (Jan. 20 - Feb. 18)
Today calls for focus and self-trust. You already have good intuition and a natural ability to sense what's essential. When you quiet the noise and follow your own compass, you'll move faster and more efficiently toward your goal.

PISCES (Feb. 19 - Mar 20)
Freedom doesn't mean drifting; it means choosing your course with conviction. Today, a limit or deadline can actually liberate you. It defines the container for your brilliance. It gives your talent somewhere to shine.

Solutions to Saturday's puzzle

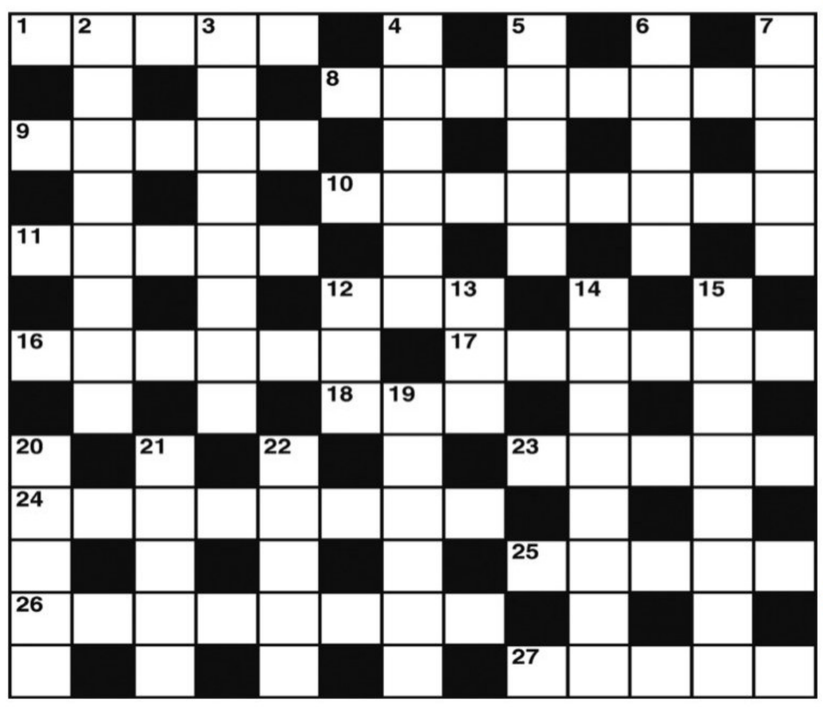
						9		2
		5			9	3	7	1
			2			5		
				9		4	8	
7			6		5			3
	3	6		8				
		9			7			
4	1	8	9			6		
3		2						

6	4	5	7	1	8	3	2	9
3	2	1	6	9	4	8	5	7
7	9	8	5	2	3	1	6	4
1	8	6	4	5	9	2	7	3
2	7	4	8	3	1	5	9	6
5	3	9	2	6	7	4	1	8
4	1	7	9	8	5	6	3	2
9	5	2	3	4	6	7	8	1
8	6	3	1	7	2	9	4	5

SUDOKU HARD

TEST YOUR NUMBER CRUNCHING SKILL WITH OUR UNIQUE PUZZLE

Fill in the grid with digits in such a manner that every row, every column and every 3X3 box accommodates the digits 1 to 9, without repeating any.



CROSSWORD

ACROSS
1 Refuse to mock (5)
8 Switches are rusty in the revenue department (8)
9 Be inclined to choke with love inside (5)
10 No more than reasonable (4,4)
11 Series in art composition (5)
12 Conventional group of people (3)
16 Fur returned to the French firm (6)
17 Doubtless one wouldn't be (6)
18 No backing at the end of May, still distant (3)
23 Something that is a pleasure to negotiate (5)
24 Boy tries to attain moderation (8)
25 Hands joined together (5)
26 Branch of mathematics that may appear grey to me (8)
27 He appears in 'Some Like it Hot' (5)

DOWN
2 Notable success by conjuror producing rabbit (3,5)
3 A few ships fill a lot perhaps (8)
4 Quietly managed church dance (6)
5 Russian woman found at any disturbance (5)
6 Wait in line for a hair style (5)
7 Old capital of Japan changed to Tokyo (5)
12 Nine out of sixty pigs live here (3)
13 Upset the fruit barrel (3)
14 Part friends? (8)
15 Add to the rash of escapes? (5-3)
19 Call for resignation causes uproar (6)
20 States the time for practice (5)
21 A good chap: He gives Jack half the bottle (5)
22 Multiple occasions (5)

SATURDAY'S SOLUTIONS

Across: 1 Segregated, 6 Race, 10 Maori, 11 Dirt cheap, 12 Frighten, 13 Italy, 15 Lip-read, 17 Spectre, 19 Hayride, 21 Retreat, 22 Minor, 24 Forfeits, 27 Sheltered, 28 Troop, 29 Styx, 30 Newspapers.

Down: 1 Sump, 2 Geography, 3 Eying, 4 Audited, 5 Errands, 7 Arena, 8 Empty seats, 9 Accident, 14 Alchemists, 16 Emigrate, 18 Twenty-one, 20 Enforce, 21 Reredos, 23 Needy, 25 Extra, 26 Opus.

JUMBLE

UNSCRAMBLE THESE JUMBLES, ONE LETTER TO EACH SQUARE, TO FORM FOUR ORDINARY WORDS.

BY DAVID L. HOYT AND JEFF KNUREK

CLKIF

SUIES

VITOEM

TOBMTO

WHEN THE SPRINTER TALKED ABOUT HIS WORLD RECORDS, HE WAS REMEMBERING THE ---

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Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

(Answers tomorrow)

Saturday's Jumbles: DRAFT BRAWN THEORY MORALE
Answer: She was going to take a sign language class and decided to read about it — BEFOREHAND

A woman and her five-year-old son were found dead in an agricultural tank in Hogari Golla Halli under the Kolar Rural police jurisdiction. The deceased have been identified as Mala (35) and her only son, Chakravarthy (5). Initial investigations suggest the deaths were accidental

SPEEDING AMBULANCE RAMS BIKES AT SIGNAL, KILLS COUPLE, INJURES 2

EXPRESS NEWS SERVICE
@ Bengaluru

People topple the ambulance involved in the accident to rescue the injured; Deceased Ismail and Sameena Banu (inset)

A couple was killed on the spot and two others were injured after a speeding ambulance rammed their two-wheelers and damaged a police booth. The incident occurred near City Palace Junction on Kengal Hanumanthaiah Road (Double Road) late Saturday night. The ambulance was not ferrying a patient, but was speeding with the siren on. The deceased were identified as Ismail (40) and Sameena Banu (33), both residents of Someshwar Nagar. The injured are Mohammad Riyan (29) and Siddique (32).

According to police, the ambulance, coming at high speed from Richmond Road, rammed the couple's scooter when they had stopped at the traffic signal. The couple, heading towards Wilson Garden from Urvashi theatre, was crushed under the ambulance and died on the spot.

The ambulance also rammed two other bikes and dragged one of them for nearly 40 metres before crashing into a traffic police booth.

Local residents rushed to the spot and overturned the ambulance to rescue the couple trapped underneath, and shifted the injured to a nearby hospital. Meanwhile, the driver fled the scene.

Police added that the ambulance, belonging to a private hospital, did not have a patient at the time of the accident. Wilson Garden traffic police arrested the ambulance driver, Ashok, and sent his blood samples for tests to determine whether he was driving under the influence of alcohol.

ELECTION OUTREACH

DKS asks Biharis in B'luru to vote for INDIA bloc

EXPRESS NEWS SERVICE
@ Bengaluru

WITH the assumption that the Bihar assembly polls could have a bearing on power transfer in Karnataka, Deputy Chief Minister DK Shivakumar interacted with Bihar people living in Bengaluru at Coffee Board Layout in Byatarayanapura on Sunday evening.

He asked them to take 3-4 days leave to go to their hometowns and vote for Mahagathbandhan. He promised them that a civic amenity site will be allotted to their association in Bengaluru.

When those attending the meeting wished that he would become CM, Shivakumar said, "Let Gathbandhan come to power first, and Tejashwi Yadav become Bihar CM." He said making Tejashwi the CM and Rahul Gandhi the Prime Minister are the foremost priority.

As most Biharis are working in the construction industry, he urged Credai to ensure holidays to these workers to vote.

"Vote for Mahagathbandhan for the development of Bihar. Tell your relatives too to vote for us," he told members of the Bihar origin's Bengaluru Residents' Association. "Bihar is not in Nitish Kumar's hands like before as he is at the end of his political career. Rahul Gandhi should be made PM as the Nehru family has contributed a lot to this country," he added.

"In another month, a notification will be issued on allocating civic amenity sites to organisations from other states. You too should apply. When I went to Assam to attend the memorial programme of singer Zubeen Garg, people from Assam living in state asked us to give a site to conduct their activities. We will consider giving CA sites to all," he said.

Five injured in B'gavi Rajyotsava Day stabbing discharged

EXPRESS NEWS SERVICE
@ Belagavi

THE five individuals who were injured after a group of miscreants stormed the Rajyotsava procession on Saturday and attacked participants with knives and machetes have now recovered and were discharged from the hospital on Sunday. The incident appears to have stemmed from personal enmity. Police added that efforts are underway to identify remaining accused.

Meanwhile, amid rising stabbing incidents in Belagavi city, police have intensified night patrols and random checks, leading to the arrest of multiple individuals carrying deadly weapons. On November 1, during the operation, two suspects — Nagaraj Basavanni Naik (27) of Durgadevi Galli, and Nagaraj Basavaraj Jangali (30) of Karnataka Colony, Mastamardi were found in possession of 20 sharp knives.

Similarly, on November 2, ASI SN Menasinkai of the same station, during a routine check near Forest Office, apprehended Sohel Sardarsab Mokashi (25) of Muchhandi (presently residing in Mahantesh Nagar) and Bhushan Nagendra Patil (21) of Jadhav Nagar. They were caught carrying sharp dragon knives with plastic handles.

CRIME PATROL

Six-year-old reunited with mother within minutes at Majestic Metro Stn

Bengaluru: Bengaluru Metro Rail Corporation Limited (BMRCL) members helped reunite a six-year-old girl with her mother after they were separated at Nadaprabhu Kempegowda (Majestic) Metro Station on Saturday afternoon. According to BMRCL, the child got separated from her mother around 12.30 pm. She was brought to the security personnel by a passenger. BMRCL staff immediately alerted station controllers across the network. The mother was traced at Mahakavi Kuvempu Metro Station, and the girl was safely handed over to her at Majestic shortly after.

3 labourers suffocate in manhole despite manual scavenging ban

Bengaluru: Despite a ban on manual scavenging, three labourers were forced to enter a manhole in Neelasandra on Friday and suffered suffocation due to toxic gases. The incident occurred under the Ashoknagar police station limits. Police said a contractor allegedly made the workers clean the manhole without providing safety equipment. Two labourers entered first and experienced breathing difficulty. A third worker followed to rescue them and also suffocated. They were pulled out by the public using ropes and taken to the hospital. All three were discharged after treatment. A case has been registered against the contractor at the Ashoknagar police station.

Woman stabbed to death by friend in public; accused arrested

EXPRESS NEWS SERVICE @ Bengaluru

A 43-year-old private firm employee was arrested on Saturday for allegedly stabbing his friend to death in public near a government school in Pillanna Garden, KG Halli police limits.

The crime happened on Friday. The accused, Kutti, who is married, was in an illicit relationship with the deceased, Renuka, a domestic worker separated from her husband and mother of a child. Police said Renuka had been pressuring Kutti to marry her. On Friday, Kutti called her to discuss the issue, and a heated argument ensued. In a fit of rage, he allegedly stabbed her over six times and fled.

Residents rushed her to a nearby hospital, where she was declared dead. KG Halli police registered a murder case and arrested the accused on Saturday.

LOST OF DOCUMENTS

I, Gopal.G.R S/o Late Rajanna, residing at Arehalli guddadahalli Village, Bashettihalli Post, Kasaba Hobli, Doddaballapur Taluk, Bangalore Rural District, hereby inform the public that the loss of the following Documents.

The Khatha Property number 150300300700502105, present Property number: (As per Grama Panchayath records) 989/1686/504 1st book document number related to the property: DBP:-1-10887-2020-21 Original purchase deed, belongs to Palanajogihalli village, Kodigehalli Gram Panchayat, Kasaba Hobli, Doddaballapur taluk, Bangalore Rural District: and Deed number registered on 18-03-2021 in CD No.: DBPD 1014 No. 150300300700502105 Property number: 989/1686/505 1st book document No.: DBP-1-10232-2019-20 as CD No.; Original purchase deed registered in DBPD 692 dated: 25-11-2019 and Khata Property No. 150300300700502104 1st Book Document: 2-1-10229-2019-20 as CD No.: Original purchase deed registered in DBPD 692 dated: 25-11-2019 original purchase deed documents was lost on: 29-10-2025 during painting of the house.

If anyone happen to find this original Documents please deliver it to the above address or inform Mobile. No : 6363586581.

PUBLIC NOTICE

BE IT KNOWN TO ALL THAT, my client **Rajiv P. S/o. Pothe Gowda,** R/at No. 790, 9th A Min , Opp. Diacare, Indiranagar, Bangalore - 560038 , do hereby bring to the notice of general public that he has lost Original Sale deed No. KRI-1-00051-2008-09, Book-1, CD NO. KRID311, dated 04-04-2008, registered in the office of the Sub Registrar, K. R. Pura & he is unable to trace the same. In this connection, a Complaint is lodged under Lost Article Report No. 1879738/2025 dated 01.11.2025, in Police Unit: Bengaluru City. If any Person/s who find it, is requested to return us at below mentioned Address within **7 days** from the date of publication of this notice. In the event we do not in any manner get any information about the said original Sale deed within the time frame mentioned herein, we shall act upon the Certified Copy of the aforesaid Sale deed, as if, the same is the original.

SCHEDULE PROPERTY

ALL THAT PIECE & PARCEL of the **Flat No.G-03,** Ground Floor, measuring 973 Sq. ft SBA and 263 Sq.ft UDS **"G.K. PEARL"** constructed on BBMP Katha No. 17(PID No. 74-119-17), converted Sy No. 74/1, Situated at **Annayappa Garden, New Thippasandra, Bangalore** and bounded on the: **East by : Road, West by: Private Property, North by : Private Property and South by : Road**

Mahesha HK, Advocate
Office No. 12, 1st Floor, Building No. 162/2, J.J. Complex , Vijayangara, Sub Registrar office Building, 18th Cross, M.C. Layout, Vijayangar, Bengaluru -560040 **Mobile No. 9845891477**
Rajiv. P - Mob: 98860-95225

PUBLIC NOTICE

My client **Sri. Mohan B.C,** Residing at # A2-002, A-wing, Ashwini Aaeesha apartment, Doddanagamangala village, Electronic City post, Bengaluru 560100, intends to purchase a **Site bearing no. 14 having PID No. 150200100500626018 formed in piece and parcel of the property bearing Sy. No. 49/1B, situated at Chikkanagamangala Village, Sarjapura Hobli, Anekal Taluk, Bangalore Urban District, converted vide Order Dated: 19.08.2013, bearing No: ALN(ASH)SR:10/2013-14,** for residential purpose, passed by the Deputy Commissioner, Bangalore Urban District, Bangalore, from **M/S ELITE ESTATES office at No:48, 2nd floor, i-star Building, 100 feet Road, Koramangala 4th Block, Bangalore-560 034. Represented by MR. A. RAMA REDDY and others.**

Any person(s) having any claim, right, title, interest, or objection in respect of the said property is hereby called upon to submit their objections, if any, **within 15 (fifteen) days** from the date of publication of this notice, failing which it will be presumed that there are no claims or objections and the transaction will proceed.

Sri Yashwanth. C , Advocate,
#34/4A, Coconut Garden, Basavanagara, Electronic City 2nd Phase, Bengaluru-560100
Ph: +91 998 666 1425
Email: ycrlegals@gmail.com

IN THE COURT OF THE LXXII ADDITIONAL CITY CIVIL AND SESSIONS JUDGE, MAYOHALL, AT BENGALURU (CCCH No.75)

Paper publication for issuance of public notice with respect to the matter.

P & SC No. 05056 /2025

BETWEEN: SHARATH KUMAR U Son of Late G.U. Rao, Aged about 75 years, Residing at Sri. Sri. Residency, F-301, 3rd Main, 3rd Cross, New Thippasandra, BENGALURU- 560 075 **PETITIONER**

AND NIL RESPONDENT

Court Notice

Service of Notice by paper publication under Order V Rule 20 (1) of the Code of Civil Procedure, 1908

WHEREAS the petitioner has filed a petition before this Hon'ble court seeking release of family pension of late G.P.Rao, who died on 03/04/2024 leaving behind the Petitioner as the only surviving legal heir. Notice is hereby given to the general public and to all persons claiming interest in the estate/pension of the said deceased, that if they have any objection to the grant of the said petition, they should file their objections before this hon'ble court CCCH-75 on or before Date 11.11.2025 failing which the petition will be heard and decided ex-parte.

Given under my hand and seal of the Court on 29.10.2025.

By order of the Court
Deputy Registrar, City Civil Court, Mayohall Unit, Bengaluru

Advocate for Petitioner: **SREEVATSA ASSOCIATES** No.50, 11 Stage, Indiranagar Bangalore. Ph: 6363941281

PUBLIC NOTICE

(Lost of Document)

This is to inform the General Public that My Client **Mr.Ravi Pandit**, is the absolute owner of the immovable Property bearing Apartment No.422, Third Floor, Known as "Prestige Palms" measuring 1833 Square feet of Super built up area with 989 Square feet of UDS, formed in Sy.No.146/2 and 147/1, Situated at Pattandur Agrahara Village, Krishnarajapuram Hobli, Bangalore East Taluk., and the Original General Power of Attorney had been lost which is executed on 15.02.2002 by Mr.Ravi Pandit in favour of Mr.Anand Pandit,. I had lodged the complaint in Bangalore City Police Station, Bangalore, on 01/11/2025, LR No. 1879463/2025, if any body found the General Power of Attorney Original document kindly return to the below mentioned address;

RAVISHAIAH .R, Advocate
No.28, Ground Floor, 38th Cross, 2nd Main Road, HBR Layout (Prakruthi Layout), Hennuru, Bangalore-560 043.
ROLL No. KAR/1301/2002
Ph. No. 9449721008

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एच डी एफ सी बैंक
हम समझें आपकी दुनिया

Demand Notice under Sub Section 2 of Section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 (hereinafter referred to as "The Act".)

We, HDFC BANK LTD hereinafter called as "Bank" do here by issue notice as under. Please take notice that you the following had availed a loan details of which have been mentioned hereunder. Towards the said loan you have created security interest in favour of the Bank on the property described hereunder by way of mortgage by depositing title deed. After availing the said loan, contrary to the contractual obligations you have defaulted repayment of the loan amount together with interest and other charges. Hence, your loan account has been categorized as Non Performing Asset.

Therefore, the Bank hereby recall the entire loan and call upon you to pay total amount outstanding in your loan account together with interest and all other charges thereon (details of which have been mentioned hereunder), within 60 (Sixty) days from the date of this Notice. Further, You are hereby put on notice that in terms of Sec.13 (13) of the SARFAESI Act, you shall not transfer by sale, lease or otherwise the said secured asset detailed hereunder.

If you fail to repay the Bank the outstanding amount, the Bank will exercise all or any of the rights detailed under Sec 13(4) of the SARFAESI Act. This notice is without prejudice to the Bank's right to initiate such other or further legal proceedings, as it deems necessary under any applicable provisions of law.

Sl. No.	Name & Address of Borrower/ Co Borrowers	Description of property (Secured Assets)	A/c No & Amount	Date of NPA	Total Amount /Outstanding Amount
1.	**1.M/s G.K. Developers Pvt Ltd,** Having its Registered office at No. 60 /3, Meera Krupa, 17th Cross, Malleshwaram Bangalore- 560 055. Also available at: **2.M/s G.K. Developers Pvt Ltd,** No. 147, Malleshwaram Arcade, Margosa Road, Malleshwaram, Bangalore - 560003 **3.Mr. Ganthi Phani,** No.60 /3, Meera Krupa, 17th Cross, Malleshwaram Bangalore- 560 055. Also available at: **4.Mr. Ganthi Phani,** No.4, Rajarajeshwari Enclave, 5th Cross, GM Rama krishnappa Layout, Sanjay Nagar, Bangalore- 560 094. Also available at: 5. Mr. Ganthi Phani, No. 147, Malleshwaram Arcade, Margosa Road, Malleshwaram, Bangalore - 560003 **6.Smt. Padma Ganti,** W/o Mr. Phani Ganti, No.60 /3, Meera Krupa, 17thCross,Malleshwaram Bangalore- 560 055. Also available at: **7. Smt. Padma Ganthi,** No.4, Raja rajeshwari Enclave, 5th Cross, GM Ramakrishnappa Layout, Sanjay Nagar, Bangalore-560 094. Also available at: **8. Smt. Padma Ganthi,** No. 147, Malleshwaram Arcade, Margosa Road, Malleshwaram, Bangalore - 560003	**Schedule Property : Schedule – A.** All that piece and parcel of property bearing Khaneshumari No.74 (H.L. No.74), Old No.5 and 6, New No.4, PID No. 100-344.4, of 5th Cross, G.M. Ramakrishnappa Layout, Geddalahalli Village, Kasaba Hobli,Bangalore North Taluk, Measuring East to West 65 Feet (Sixty Five Feet) and North to South 76 (Seventy Six Feet), together with all rights, appurtenances, whatsoever whether underneath or above the surface along with RCc Building with all Civic amenities and bounded on:- East by:- KEB Employees Layout, West by:-30 Feet Road, North by:-Site No.7, South by:- AECS (HAL Colony). **Schedule-B:** Shree Rajarajeshwari Enclave Flat No. G-1, Ground Floor, Nos. 5 and 6, New No.4, PID No.100-344-4, of 5th Cross, G.M. Ramakrishnappa Layout, Geddalahalli Village, Kasaba Hobli, Bangalore-560 094. East by:-Road, West by:-Flat No. G-2, North by:- Private Property, South by:-Flat No. G-3. Measuring 258 square feet of undivided land rights, title, interest in the schedule 1 property, along with Flat bearing No.G-1, on the Ground Floor, having super built up area of 1200 square feet in storeyed building constructed on the said land described in detail in Schedule 1 above together with the areas and facilities available to the said buildings. **Schedule-C :** Shree Rajarajeshwari Enclave Flat No. M-1, Mezzanine Floor, Nos. 5 and 6, New No.4, PID No.100-344-4, of 5th Cross, G.M. Ramakrishnappa Layout, Geddalahalli Village, Kasaba Hobli, Bangalore- 560 094. East by:-Road, West by:-Flat No. M-2, North by:-Private Property, South by:-Flat No. M-3. Measuring 311 square feet of undivided land rights, title, interest in the schedule 1 property, along with Flat bearing No.M-1, on the Mezzanine Floor, having super built up area of 1450 square feet in storeyed building constructed on the said land described in detail in Schedule 1 above together with the areas and facilities available to the said buildings. **Schedule-D :** Shree Rajarajeshwari Enclave Flat No. M-3, Mezzanine Floor, Nos. 5 and 6, New No.4, PID No.100-344-4, of 5th Cross, G.M. Ramakrishnappa Layout, Geddalahalli Village, Kasaba Hobli, Bangalore-560 094. East by:- Road,West by:-Road,North by:- Flat No. 1, South by:-Private Property, Measuring 355 square feet of undivided land rights, title, interest in the schedule 1 property, along with Flat bearing No.M-3, on the Mezzanine Floor, having super built up area of 1650 square feet in storeyed building constructed on the said land described in detail in Schedule 1 above together with the areas and facilities available to the said buildings. **Schedule-E :** Shree Rajarajeshwari Enclave Flat No. F-1, 1st Floor, Nos. 5 and 6, New No.4, PID No.100-344-4, of 5th Cross, G.M. Ramakrishnappa Layout, Geddalahalli Village, Kasaba Hobli, Bangalore-560 094. East by:-Road, West by:-Flat No. F-2, North by:-Private Property, South by:- Flat No.F-3 . Measuring 311 square feet of undivided land rights, title, interest in the schedule 1 property, along with Flat bearing No. F-1, on the Mezzanine Floor, having super built up area of 1650 square feet in storeyed building constructed on the said land described in detail in Schedule 1 above together with the areas and facilities available to the said buildings. **Schedule-F:** Three Rajarajeshwari Enclave Flat No. F-3, First Floor, Nos. 5 and 6, New No.4, PID No.100-344-4, of 5th Cross, G.M. Ramakrishnappa Layout, Geddalahalli Village, Kasaba Hobli, Bangalore- 560 094. East by:- Road, West by:-Road,North by:-Private Property, South by:-Private Property, Measuring 355 square feet of undivided land rights, title, interest in the schedule 1 property, along with Flat bearing No.F-3, on the First Floor, having super built up area of 1650 square feet in storeyed building constructed on the said land described in detail in Schedule 1 above together with the areas and facilities available to the said buildings. **Schedule-G :**Shree Rajarajeshwari Enclabe Flat No. T-3, Third Floor, , Nos. 5 and 6, New No.4, PID No.100-344-4, of 5th Cross, G.M. Ramakrishnappa Layout, Geddalahalli Village, Kasaba Hobli, Bangalore-560 094. East by:-Road, West by :- Road, North by:-Flat No. T-1, South by:-Private Property, Measuring 480 square feet of undivided land rights, title, interest in the schedule 1 property, along with Flat bearing No.T-3, on the First Floor, having super built up area of 2000 square feet in storeyed building constructed on the said land described in detail in Schedule 1 above together with the areas and facilities available to the said buildings.	**Loan Power Rent Recevable & A/c No. 3210403** **Amount Rs. 1,75,00,000/-**	**30.09.2011**	**Rs.90,82,884.00** as on 30.09.2025

Place : Bangalore
Date : 25.10.2025

Regd.Office : HDFC Bank Limited, HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400013.

Sd/- Authorised Officer, HDFC BANK Ltd.,

BANGALORE WATER SUPPLY AND SEWERAGE BOARD

INVITATION FOR TENDER (only through KPP Portal)

BWSSB invites Tenders from Registered Contractors for the following works.

Office of the Chief Engineer (South), 7th Floor, Cauvery Bhavan, K.G. Road, Bengaluru - 560009

Sl No.	Division	IFT Number	Amount put to Tender / EMD Amount	Last date & time for Submission of Tender	Date & time for Opening of Tender
1.	South-1	BWSSB/EES-1/AE/TO/ 2172/2025-26 Dated: 27.10.2025	₹ 52,07,648/- / ₹ 1,04,200/-	20.11.2025 upto 4:00 pm	24.11.2025 after 4:00 pm
2.		BWSSB/EES-1/AE/TO/ 2173/2025-26 Dated: 27.10.2025	₹ 60,67,140/- / ₹ 1,21,400/-		
3.		BWSSB/EES-1/AE/TO/ 2174/2025-26 Dated: 27.10.2025	₹ 55,05,960/- / ₹ 1,10,200/-		
4.		BWSSB/EES-1/AE/TO/ 2175/2025-26 Dated: 27.10.2025	₹ 71,60,844/- / ₹ 1,43,300/-		
5.		BWSSB/EES-1/AE/TO/ 2176/2025-26 Dated: 27.10.2025	₹ 50,82,636/- / ₹ 1,01,700/-		
6.		BWSSB/EES-1/AE/TO/ 2177/2025-26 Dated: 27.10.2025	₹ 85,74,015/- / ₹ 1,71,500/-		
7.		BWSSB/EES-1/TO/AE/ 2178/2025-26 Dated: 27.10.2025	₹ 42,75,560/- / ₹ 85,600/-		
8.		BWSSB/EES-1/AE/TO/ 2179/2025-26 Dated: 27.10.2025	₹ 86,89,358/- / ₹ 1,73,800/-		
9.		BWSSB/EES-1/TO/AE/2183/ 2025-26 Dated: 29.10.2025 (Reserved for CAT-IIA) (2nd Call)	₹ 6,92,332/- / ₹ 8,700/-	11.11.2025 upto 4:00 pm	13.11.2025 after 4:00 pm
10.		BWSSB/EES-1/TO/AE/2184/ 2025-26 Dated: 29.10.2025 (Reserved for CAT-IA) (2nd Call)	₹ 4,46,081/- / ₹ 5,600/-		
11.		BWSSB/EES-1/TO/AE/2185/ 2025-26 Dated: 29.10.2025 (Reserved for SC) (2nd Call)	₹ 4,81,931/- / ₹ 6,100/-		

Sd/- Executive Engineer (South-1)

Office of the Chief Engineer (WWM-West), 6th Floor, Cauvery Bhavan, K.G. Road, Bengaluru - 560009

12.	WWM-(H&A.V)-2	BWSSB/EE(WWM-H&A.V)-2/ PB-1/613/2025-26 Dated: 29.10.2025	₹ 97.40 Lakhs / ₹ 2,43,500/-	09.11.2025 upto 5:30 pm	10.11.2025 at 5:00 pm

Sd/- Executive Engineer (WWM-H&A.V)-2

The detail regarding the tender & participation in the e-procurement portal process can be obtained by logging on to **https://kppp.karnataka.gov.in** For further details contact the above signed office during working hours. **DIPR/CP/3529/CCL/2025-26**

Karnataka State Eligibility Test (K-SET) 2025 was held on Sunday across 11 districts of the state. According to Karnataka Examination Authority (KEA) Executive Director H Prasanna, as many as 1.34 lakh candidates had registered for the test across 34 subjects, of which 1.21 lakh — about 90% — appeared

'WITHOUT INFRA, HOW CAN ONE COMPETE GLOBALLY?'

ELECTED as the first woman president of the century-old Federation of Karnataka Chambers of Commerce and Industries (FKCCI), **Uma Reddy** says for Karnataka to be on top in terms of MSMEs, it needs to adopt technology and have a good ecosystem. Uma, who climbed the ladder to the top position, speaks on multiple issues -- poor infrastructure, challenges faced by industry, friction between industrialists and government, GST 2.0, looking beyond Bengaluru, geopolitical uncertainty and impact of climate change in an interaction with *The New Indian Express*. Excerpts:

How does it feel to be the first female chairperson of the century-old FKCCI?
It's both overwhelming and humbling. Humbling, because it was founded by none other than Sir M Visvesvaraya. To think that somebody had that vision 108 years ago, and for the organisation to be relevant after all these years, is extraordinary. It clearly shows he was a true visionary to think there was a need for a chamber of commerce. Overwhelming, because you don't realise the significance; I've been in the chamber for 20 years. Having sat there, you don't really feel somebody different, but I've realised there are a lot of eyes on me. That's been women's forte in the country for decades, and there is always the "what would a woman do" question. So we are constantly, as women, trying to prove ourselves and show we can do it.

What do you see as the short and long-term challenges for business in Karnataka and the industry itself?
When you're part of a chamber of commerce, you're part of a mainstream organisation. You are no longer in women-owned or women-run organisations. Once you are there, gender doesn't matter: the business or product has to speak for itself. When it comes to organisations like chambers of commerce, the challenges are not necessarily for women-owned enterprises. We have nearly 5,000 direct members across all sectors, and another 2 lakh members (from 140 associations). Every district of Karnataka, more or less, has a chamber of commerce. Each of these chambers has hundreds of members, and each member's challenge is very different.

Can you give a couple of examples regarding the challenges faced?
Tourism can be seen as good for any region's industry, but a place like Kodagu does not have the infrastructure to sustain it. The roads are inadequate, and it's difficult to prepare for waste management that comes with tourism. A representative from Kalaburagi brought up another problem: a Bengaluru-Kalaburagi flight under the UDAN scheme has been cancelled, affecting logistics. So as a chamber, we are always collecting information on challenges. We met Union Minister of State for Railways V Somanna to propose a train corridor for freight movement, especially for coastal areas like Mangaluru. So these are constant efforts, and we hope someday they all see the light of day.

Which regions in Karnataka, beyond Bengaluru, have the potential to attract high investments?
Mysuru is the closest, but places like that and Tumakuru are now seen as close enough to be analogous to Bengaluru. A place like Mangaluru has a huge student community, and a port is also coming up there. Hubballi and Belagavi have a lot of potential as well. Tourism thrives in these places, and they attract investments. The aviation industry in Kolar is notable as well. Things will improve when connectivity to places like Kalaburagi improves.

What is the status of the minimum labour wage revision?
The Labour minister had proposed a steep hike in minimum wages a year-and-a-half ago. Since industries were not consulted before the announcement, employers challenged the move. After discussions, the proposed figures were lowered to around Rs 26,000 and Rs 21,000, but no final order has been issued. Industry bodies stress the need to stay competitive with Tamil Nadu and Andhra Pradesh, where wages are much lower. With 96 per cent of Karnataka's industries being micro and small units, uniform wage across all enterprise sizes is impractical. A differentiated structure or proper stakeholder consultation is essential.

How has GST 2.0 impacted industries?
GST 2.0 has been largely positive for the garment sector and aquaculture due to tariff changes. Despite India losing some garment production to Bangladesh and Sri Lanka, Karnataka did not see major disruptions. Some sectors, such as the paper industry, have been hit by tariff increase from 12 per cent to 18 per cent, raising textbook and notebook costs. These issues have been taken to the GST Council. Reduction to two GST slabs is seen as a good move, though many believe the higher slab could have been lower.

PIC: KEVIN NASHON

EXPRESS Dialogues

What complaints do industries commonly raise with the government?
Key issues include infrastructure problems and difficulties with the e-Khata system — technical glitches, document upload failures, and delays. Industries are also facing steep property tax hikes and unclear building regulations. Another concern is the Pollution Control Board's fee structure, which is based on land or building size rather than actual pollution levels. These matters are taken up by the chamber through policy advocacy.

How does geopolitical uncertainty in trade affect industries in Karnataka?
Geopolitical uncertainty creates risk aversion. When the global situation is unpredictable, entrepreneurs hesitate to invest or expand, and many delay major decisions. This kind of uncertainty is not healthy for industry, and it has been particularly strong in the last few months. The impact is global — every country is dealing with constant shifts in trade relationships. For instance, we once spoke about 'China plus one' and projected India as the natural alternative, but now India is moving towards an FTA with China. The situation keeps changing like a ping-pong ball, making long-term planning difficult for industries.

There seems to be friction between industry leaders and the government, like recent statements by Kiran Mazumdar-Shaw or Mohandas Pai. How do you view this?
It was good that industry leaders spoke up, even if the government initially objected to their statements. Ultimately, both sides seem to have reached an understanding. Raising concerns is important because it highlights what Karnataka stands to lose if issues aren't addressed. Some companies have already shifted to Tamil Nadu or Andhra Pradesh, though they could easily have been in Karnataka. The fact that the Chief Minister called a high-level steering meeting shows the government recognises the seriousness of the situation.

Infrastructure remains a major issue. For example, in Peenya Industrial Area, the roads are in terrible condition — large vehicles can barely pass. Continuous rains since July have made it worse, with little opportunity for repair work. All this affects industrial confidence and daily operations. When we build infrastructure, we need to be world-class. India has a long way to go because China's industrial parks are world-class. We are spending on trade costs, which is an additional cost, and building into the product cost. Without infrastructure, how can one compete globally in terms of industries.

What is your appeal to industries — should they explore opportunities in Karnataka or states like Andhra Pradesh and Tamil Nadu?
Whatever the issue, we are Indians in true spirit. As a traditional practice, we will promote and do a balancing act of talking to the government to ensure industries remain in Karnataka. I think one company leaving the state will not be a trendsetter. Our objective is to get everybody to stay here.

During your interactions with companies, have they told you they are unhappy with infrastructure in the city?
A private Japanese company in the business of assembling components could have set up a manufacturing unit in Karnataka; however, they set up a factory in Chennai. They have huge projections of growth in the engineering industry. I was told that Tamil Nadu Chief Minister MK Stalin personally facilitated it.

Are industries not looking beyond Bengaluru? Is it because other regions lack infra?
Land might be available in Ballari to set up industries, but where is the infrastructure? How will people travel without proper flights? Industrialists would be happy if there is good flight connectivity so they could invite investors and visitors from other countries, so people choose to stay in Bengaluru.

How has climate change impacted growth of industries?
As a chamber of commerce, we have run a campaign on CSR and sustainability to tackle climate change for a few years now. All multinational companies, SMEs, small enterprises and other industries have to follow standard environmental, social and governance norms. It is very important that everyone reduces their carbon footprint. A mechanism can be set up to create competition among industries so they keep a tab on carbon footprint and reduce it. FKCCI is working on such tools.

Do you see the difference in the journey of women entrepreneurs, compared to your time?
I started my entrepreneurship journey in 1984 when the analog economy existed. Digital clocks were being developed in 1984. Moving from analog to a digital economy, we have now surpassed with AI and machine learning to quantum. We have grown through all these transitions, and in terms of workforce but have few women entrepreneurs. In the 1980s and 1990s, there were only 10 to 12 women-owned enterprises and I don't think we have gone beyond 15 per cent. There are a few women-owned enterprises in medium and small-scale industries. We have a large number of women in the self-employment sector. If you go to other districts, you see women selling different products on streets, employing two or more people. However, we don't term them an enterprise, they are part of the informal market structure.

What is the scenario of MSMEs in Karnataka?
We have about 7 lakh MSMEs registered in Karnataka. They continue to have internal and external issues. On the other side, MSMEs continue to grow, and that is what matters. If Karnataka has to be on top in terms of MSMEs, they need to adopt technology and ensure we have a good ecosystem.

Can you tell us about FKCCI's programme providing hands-on skills to students to become entrepreneurs?
FKCCI is currently having the 19th edition of Manthan, a business plan presentation programme for college students. We get over 600 applications for this programme. At the end of the final round, we give Rs 10 lakh cash prize to 10-12 students. They present their business ideas, which are later handheld by professionals. They go through a first knowledge workshop where they are taught about preparing a business plan, execution and much more. By the time they attend the third knowledge workshop, they understand the nuances of maintaining a balance sheet to providing service or products. At the start, there are 2,000 students but in the final round, around 50 students get the cash prize. The Higher Education minister has pushed for enrolling government college students too.

We are on the edge of Industry 5.0, while the gig economy is also growing. Many people work in low-skill jobs. Do you think India lacks skilled labour, especially in IT or other industries?
India has a rich dividend of the young, driving various industries, yet many SMEs struggle to find skilled workers like turners, fitters or CNC operators. Despite abundant graduates, many remain unemployable due to a lack of industry-relevant skills. The government's push for internships promotes practical learning where students gain hands-on experience before higher studies. These internships, now integrated into academic semesters, help bridge the skill gap.

There are concerns about US pressuring India to buy soybean and corn for ethanol, and high tariffs on ships from Andhra. What is the industry's reaction?
Andhra was badly affected by high tariffs, especially in aquaculture, while Karnataka remained relatively shielded due to government measures and industry structure. Andhra's sector, however, faced significant challenges during that period. When tariffs were imposed, FICCI held meetings across state chambers, including Bengaluru. Each state shared inputs, which FICCI Delhi collated and submitted to the PMO and commerce minister regularly.

Do you see more new start-ups emerging in areas like supply chain and microchips after Covid-19 exposed weaknesses there?
The chip shortage during Covid-19 severely impacted industries, especially automobiles, as most chips came from China and the US. Chip manufacturing requires large-scale investment, not feasible for small industries. The government has recognised this and recently announced major support for the Electronic System Design and Manufacturing (ESDM) sector. India has made progress in electronics, moving from fully importing components to developing some domestically, but dependency on imports remains high.

What is the impact of Artificial Intelligence (AI) on industry?
At FKCCI, we focus on skill development programmes in AI across sectors, especially for SMEs. Many small businesses see AI as only for tech firms, but we promote it as a practical tool to improve productivity, efficiency and quality. We're developing training modules to help industries adopt AI effectively.

What is your opinion on the government proposing one-day menstrual leave?
As a woman, I appreciate the idea of having a day off when needed — it's empowering and supportive. However, the real issue is who bears the cost of that extra leave. For small enterprises, unexpected absences can disrupt operations and discourage hiring women. Such policies need practical consideration and consultation to avoid unintended consequences. Flexibility should depend on the nature of work.

During Covid-19, many industries cut costs and jobs. Should the Central government create a policy to provide financial support to industries during such future crises?
The government has more pressing priorities than preparing for another possible Covid-like event. During Covid, industries mainly benefited from temporary PF relaxations and deferred loan payments. SMEs received limited relief; some recovered, others didn't. Currently, the focus should be on strengthening infrastructure, building a stable ecosystem, and supporting long-term industrial growth. Short-term subsidies cannot sustain industries — what's needed is a strong, supportive business environment that helps companies grow and stay resilient, regardless of future crises or disruptions.

DKS proposes State Water Commission, his book 'Neerina Hejje' to be released by CM

EXPRESS NEWS SERVICE
@ Bengaluru

KARNATAKA Deputy Chief Minister DK Shivakumar, who also holds the water resources portfolio, has proposed setting up a 'State Water Commission' on the lines of the Central Water Commission to guide the State Government on various aspects of water resources management, including finding a lasting solution to inter-state water disputes.

The idea is to have a permanent commission consisting of officials from water resources, agriculture, horticulture, and finance departments, and hydrologists, environmentalists, progressive farmers, and other experts to conduct scientific studies on the availability of water, future requirements, efficient management, and suggest measures to the government.

Speaking to media persons in Bengaluru on Sunday, the DyCM said that the proposed commission would look at all aspects, including drinking water, irrigation, providing water for industries, and other facilities. Taking into account the growth of cities and migration of population, it would also conduct a study on the requirements of water for the next 50 years and suggest measures to meet these requirements in accordance with global standards. Among other aspects, the commission would also look at the irrigation patterns in the state as well as in other countries and suggest best practices.

The commission will also study the impact of global warming, water storage capacity in dams, and also recommend measures for efficient management of water resources during floods and droughts.

Shivakumar said setting up a water commission is his idea, and he still needs to discuss it with others before taking it forward. The government needs to pass a Bill in the state legislature for setting up a commission.

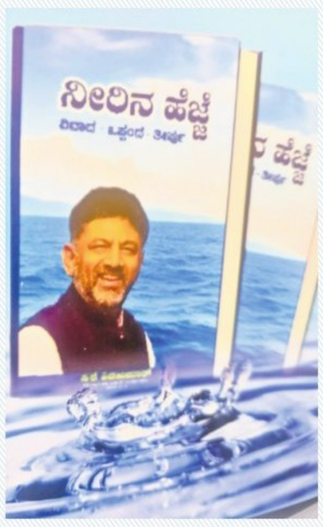
The DyCM advocated the need for accountability on the usage of water for drinking, as well as for agriculture and industrial purposes.

He said the State Government's move to provide treated water to Kolar and other places is appreciated by leaders in the national capital, who are also contemplating such projects.

MEKEDATU HEARING ON NOVEMBER 6

DyCM DK Shivakumar said the hearing on the Mekedatu balancing reservoir is scheduled on November 6 in the Supreme Court. He said the project would help Karnataka to generate energy and also release water to Tamil Nadu even during crises. He also said the government is taking up various measures to implement key projects, including the Upper Krishna Project (UKP Stage III).

BOOK BASED ON RESEARCH ON WATER MGMT



Deputy CM DK Shivakumar, has written a book "Neerina Hejje" that traces the history of inter-state water disputes in the country, challenges, and future planning of water management in Karnataka. The book will be released by Chief Minister Siddaramaiah in Vidhana Soudha, Bengaluru, on Wednesday. Shivakumar said the book is based on extensive research on various aspects of water management, inter-state disputes, inter-linking of rivers. It also contains comprehensive information on key projects in the state. "People of the state should know what I am doing. I am not only a politician, I am also an agriculturist," he said. The copy of the book will be given to legislators, officers, and water resources experts. The Deputy Chief Minister said he is willing to make changes in the book if there are any mistakes in it.

POWER PLAY

Satish on three-day Delhi visit, buzz over change in KPCC leadership

DEVARAJ B HIREHALLI
@ Bengaluru

KARNATAKA Public Works Minister **Satish Jarkiholi**'s three-day visit to New Delhi from Monday features a meeting with AICC president Mallikarjun Kharge. This has created a buzz in political circles about Satish—Chief Minister Siddaramaiah's Man Friday—claiming the post of the president of the Karnataka Pradesh Congress Committee (KPCC).

Satish's visit to Delhi ahead of Deputy CM and incumbent KPCC chief DK Shivakumar's tentative visit to Delhi on November 11 has given rise to speculation of the former holding talks with the Congress high command over the change of guard in KPCC.

According to sources, Satish is ready to sacrifice his ministerial post if the top brass makes him the KPCC chief.

Satish's meeting with high command leaders assumes significance in the wake of Siddaramaiah's expected visit to Delhi soon after the Bihar Assembly poll results on November 14. "Satish would convey Siddaramaiah's message to the high command with regard to the change in leadership," said sources. A few former legislators are likely to accompany Satish.

Meanwhile, Shivakumar said that Delhi visits should not be politicised. "Politicians visit Delhi for many engagements. I am travelling to Bihar on November 5 and 6. The Union Urban Development Minister has called me for a meeting. Then there is the Cauvery water tribunal judgment," Shivakumar said.

On Kharge giving appointment to Satish, RDPR and IT/BT Minister Priyank Kharge maintained that it has nothing to do with any political development. "If not for the AICC president, will RSS chief Mohan Bagwat give an appointment to Satish Jarkiholi? There is no secret agenda behind his visit to Delhi except for official work," Priyank told reporters in Bengaluru.

"The words of Siddaramaiah and Shivakumar are final, and the high command will take a final decision. Shivakumar has also said that he was awaiting the high command's order and will adhere to it. He has made a significant contribution to the party by handling several responsibilities. He will discuss with KC Venugopal and Randeep Singh Surjewala and eventually follow the instructions of the high command. Whatever should happen will happen at the appropriate time, as Shivakumar himself clarified that he is not stuck to his post (KPCC president)," Priyank elaborated.

Meanwhile, Housing Minister BZ Zameer Ahmed Khan told reporters in Koppal on Sunday that Siddaramaiah will continue as CM till 2028, after which Shivakumar can become he CM. "Both of them have toiled hard to bring the party to power with 136 seats. Neither of the posts—the CM and KPCC president—are vacant," Zameer said.

Meanwhile, sympathisers of Shivakumar are of the opinion that unless the high command assures him the CM post, according to the reported power-sharing pact when the Congress came to power in 2023, he is unlikely to vacate the KPCC president post.

A cricket match turned fatal for two minor boys as they were swept away in the Kathajodi river while trying to retrieve a ball from the water body in Odisha on Sunday. The missing youngsters have been identified as Ayush Akash Barik (12) and Om Prakash Moharana (14)

TN all-party meet decides to move SC to halt SIR

T MURUGANANDHAM @ Chennai

AN all-party meeting chaired by Tamil Nadu Chief Minister **MK Stalin** in Chennai on Sunday decided to move the Supreme Court to halt the Special Intensive Revision (SIR) of the electoral rolls in Tamil Nadu "to protect electoral democracy".

A resolution adopted by the meeting charged that the Election Commission of India (ECI) is functioning as a puppet of the BJP-led union government, and urged the agency to conduct the SIR after the 2026 Assembly elections, in an impartial manner.

The resolution said that as the ECI has refused to accept the concerns raised about the SIR by political parties, there is no other alternative than to approach the apex court to safeguard the voting rights of the people of Tamil Nadu. Hence, the all-party meeting has resolved that the political parties in Tamil Nadu will jointly file a petition before the SC to protect electoral democracy, it stated.

"Implementing the SIR in 12 states (nine states and three union territories), including Tamil Nadu, without rectifying the irregularities witnessed in Bihar, is tantamount to depriving citizens of their voting rights and burying democracy itself," it added.

While the meeting witnessed the participation of 49 political parties, others including Pattali Makkal Katchi, Tamilaga Vettri Kazhagam, Tamil Maanila Congress, AMMK, Naam Tamilar Katchi, Puthiya Thamizhagam, India Jananaya Katchi, and Perunthalaivar Makkal Katchi, boycotted the meeting. The AIADMK and BJP, which had already expressed support for the SIR, were not invited.

The resolution further held that the ECI's October 27 notification to conduct SIR is unconstitutional since the commission had unilaterally issued the notification in violation of the Representation of the People Act, 1969, which states that the revision of electoral rolls through SIR must be carried out only after the union government issues a formal notification in the Gazette of India.

Besides, the phrase used in the notification that Aadhaar will be accepted as identification proof 'subject to certain conditions' has raised serious doubts since the SC had directed that the Aadhaar card may be included as a document of identity.

The resolution further charged that the ECI's contradictory instructions on document submission during enumeration create confusion and lack clarity, raising suspicion that this ambiguity is intended to remove genuine, eligible voters from the rolls.

LDF urges EC to reconsider SIR, cites Maha example

T'Puram: LDF convener T P Ramakrishnan on Sunday urged the Election Commission of India (ECI) to reconsider its decision to conduct the Special Intensive Revision (SIR) of electoral rolls in the state, pointing out that all major parties except the BJP had opposed it as the local body elections were fast approaching. "The Election Commission exempted Maharashtra from SIR on similar grounds. Then why has Kerala been denied this consideration," he asked. On the local body polls, Ramakrishnan said the LDF is fully prepared to face it, and the seat-sharing talks are already in progress. "The state government is responding to people's issues effectively. The eradication of extreme poverty is a milestone; our next goal is complete eradication of poverty. The LDF will highlight the government's achievements in the election campaign," Ramakrishnan said.

SPIRITUAL FERVOUR

People celebrate tulsi puja on the occasion of Uttana Dwadashi in Bengaluru on Sunday | NAGARAJA GADEKAL

EXPRESS READ

Kerala CPM state secy admits to PM SHRI lapse

T'Puram: CPM state secretary M V Govindan on Sunday admitted that there was a lapse in not discussing the PM SHRI scheme in the cabinet or within the LDF before signing the memorandum of understanding with the Union government. "It is true that the cabinet and the LDF did not discuss it and take a decision. It was a lapse. I am admitting it," Govindan said. Following criticism from the CPI, the LDF government had recently decided to put the PM SHRI (PM School for Rising India) scheme on hold until a cabinet sub-committee reviews it and submits a report. claim **ENS**

BJP leader condemns Kharge's RSS ban call

EXPRESS NEWS SERVICE @ Bengaluru

THE Chief Whip of the Opposition in Council N Ravi Kumar has questioned All-India Congress Committee President Mallikarjun Kharge's recent call for a ban on the Rashtriya Swayamsevak Sangh (RSS).

Ravi Kumar alleged that Kharge and the Congress have shown selective concern towards organisations accused of promoting violence and communal tension. Kumar asked whether Kharge had ever sought a similar ban on groups such as the PFI or SDPI. He accused the Congress of inconsistency, pointing to the withdrawal of certain cases during its previous tenure, including those related to the DJ Halli and KG Halli riots. "It is ironic that Kharge is calling for a ban on an organisation like the RSS, which, according to its supporters, works for national unity and social service," he said, recalling that past Congress governments had themselves lifted bans.

Ex-AICC general secretary and MLC BK Hariprasad hit back and said that the first nationwide RSS ban came in February 1948 following Mahatma Gandhi's assassination by Nathuram Godse, RSS member.

"The government lifted the ban in July 1949 after the RSS pledged allegiance to the Constitution. The other recent national ban followed the 1992 demolition of the Babri Masjid when they dragged the nation into the cauldron of communalisation. We don't need lessons from RSS-BJP on this. Congress honours anyone who honours the constitution. When the Constitution was adopted in 1949, the RSS launched a fierce attack on it, saying that this Constitution is not the Indian Constitution because it is not based on the values of the Manusmriti," he added.

Satellite's payloads to strengthen maritime awareness

CONTINUED FROM PAGE 3

THE CMS-03 replaces the ageing GSAT-7, providing secure voice, data, and video links for the Indian Navy's maritime operations and surveillance in the Indian Ocean region. The satellite's multi-band payloads - spanning UHF, S-band, C-band, and Ku-band frequencies - will strengthen maritime domain awareness, naval coordination, disaster response networks.

The highlight of the mission, however, came moments after satellite separation when ISRO scientists momentarily held their breath inside the Mission Control Centre. Narayanan later revealed that they were conducting a first-of-its-kind in-orbit experiment - reigniting the C25 cryogenic stage, an achievement that will pave the way for multi-orbit deployments. "After 100 seconds, we reignited the cryogenic engine and were awaiting confirmation," Narayanan said. "This defining experiment will provide invaluable data and flexibility for future missions." Mission Director T Victor Joseph said it "a major milestone toward multi-satellite launches." Behind this success lay months of engineering refinements that allowed LVM3 to carry 410 kg more than its original 4,000 kg capacity. ISRO engineers enhanced the thrust of the cryogenic engine, optimised telemetry systems, reduced heat shield weight from 245 kg to 160 kg.

Karnataka clears pending salaries for tour guides

KIRAN BALANNANAVAR @ Hampi

RESPONDING to a report by *TNIE* that exposed the plight of over 400 state-recognised tourist guides awaiting their monthly remuneration, the State Tourism Department has released three months' worth of pending payments, which had been delayed for the past seven months. Tourism Minister H K Patil has also asked to expedite the release the arrears of Rs 5,000 per month.

EXPRESS IMPACT

Earlier, *TNIE* had reported how more than 400 guides deployed at major heritage destinations such as Hampi, Mysuru, Badami, and Halebidu were struggling to make ends meet due to the prolonged delay in disbursal of their honorarium. Virupakshi V Hampi, State General Secretary, Tourist Guides Association, said the article by *TNIE* brought the issue to the attention of senior officials. "Thanks to the swift response after the *TNIE* report. We are grateful to Minister Patil, Commissioner Akram Pasha, and other leaders", he added.

4 swept away by strong current

CONTINUED FROM PAGE 3

TO rescue her, three others also jumped in, but all four were swept away by the strong current, the police said. The deceased were Afrin (13), Hani (14), Tharbim (13) and Ayesha (14). Fire department and police fished out the bodies on Sunday. Parents claimed that they were there to wash clothes. Onlookers said six people were swept away.

THE SALEM DISTRICT CO-OP. MILK PRODUCERS' UNION LTD.,
ED.912. Sithanur, Thalavaipatty, Salem- 636 302. GST No : 33AAAAT3146P1ZA
Office Cell - 8778905955 E.mail : engineeringsalemaavin@gmail.com

TENDER CALL NOTICE

Online e-tenders are invited **(https://tntenders.gov.in)** from the Manufacturers / Authorized dealer/ suppliers for the Design, construction, supply, installation, erection and commissioning of Plant and machineries as per table.

1	Cost of tender form (inclusive of tax) & last date/time for issuing Tender forms	Freely downloadable from **https://tntenders.gov.in** from **07-11-2025** upto **08.12.2025**
2	Date/Time for Pre-Bid Meeting	**17-11-2025 at 11.00 AM to 12.00 Noon**
3	Last date/time for e-submission of Online tender	**08.12.2025 upto 3.00PM**
4	Date/Time for opening of Technical bids	**09-12-2025 at 3.30 PM**
5	Date & time for opening of part II commercial bid	will be intimated later

Sl. No.	Name of the Item	Qty.	Unit	Approx. Value Rs.	EMD Rs.
i	Design, construction, supply, installation, erection and commissioning of expansion work of Effluent Treatment plant with zero liquid discharge plant with OCEMS as per G.O (3D) no.8 dated 10.08.2023 as turnkey basis include TNPCB approval certificate	1	Job	20,00,00,000	20,00,000
ii	Design, construction, supply, installation and commissioning of Sewage Treatment plant as per G.O (3D) no.8 dated 10.08.2023 as turnkey basis include TNPCB statutory approval certificate	1	Job	70,00,000	70,000
iii	Design, supply, installation and commissioning of 2 ton capacity lift	1	Job	60,00,000	60,000
iv	Design, supply, installation and commissioning of 300 TR evaporative condenser	1	Job	75,00,000	75,000
v	Supply, installation and commissioning of 5 KL BMC Milk Silo in various BMC's (Replacement)	5	Job	40,00,000	40,000
vi	Supply, installation and commissioning of 5 KL BMC with all accessories	4	Job	70,00,000	70,000

All other details – Refer tender documents. Corrigendum Details of Tenders, EMD, S.D, Qualifications, Terms and Conditions, name of plant and machinery, requirements, specifications and other details can be downloaded at **(https://tntenders.gov.in)** on free of cost.

Technical bid shall be opened through e-procurement portal **(https://tntenders.gov.in)** on the above mentioned date.

The tenderer should submit their bids only through e-procurement portal **(https://tntenders.gov.in).**

DIPR/5947/TENDER/2025

GENERAL MANAGER, Salem Dairy

Pune Municipal Corporation
Solid Waste Manageme Tender Cell
Tender Advt.- New Tender

Tender Sale Period	03/11/2025 To 17/11/2025 3:00 pm	Prebid Meeting Date:-	06/11/2025 3:00 pm
Tender Submission Period:-	03/11/2025 To 17/11/2025 3:00 pm	Tender Opening Date:-	18/11/2025 3:00 pm

Sr. No.	Tender No.	Work Name	Tender Set Amount Rs.	Estimate Amount Rs. (Excluding G.S.T.)	EMD RS	Work Period	Contact Details Junior Engineer Mobile Number
1)	PMC/ SWM/ 2025-26/31	Selection of Contractor for Design, Construct, Supply, Installation, Commissioning and Operation & Maintenance on turnkey basis for a period of 5 years of minimum 200 MTPD Mechanized Transfer Station for Municipal Solid Waste at Hadapsar Ramp	29,679/-	20,47, 22, 890/-	15,40,000/-	6 Months + 60 Months	Shri Arjun Mane 9689911533 Shri Vijay Puri 7447472126

Note:
1) All the terms and conditions of this work are included in the tender set which is available on following website *:-**www.mahatenders.gov.in***.
All the procedures of tender are carried out through this website only.
2) All the information regarding online tender procedure are available with Tender Cell, Pune Municipal Corporation.

sd/-
Deputy Municipal Commissioner
Solid Waste Managements
Pune Municipal Corporation.

PUBLIC NOTICE

General public are hereby notified that I have lost my original 10th Standard Statement Of Marks and Pass Certificate (ICSE), Unique ID / UID: 8327419, Index No 1244498/082, Year of passing: 2024, FLORENCE PUBLIC SCHOOL, No.6, P & T Colony, R.T. Nagar, Bengaluru Karnataka 560032, Finders Please inform the below address.

Mr. Mohammed Rayan Khan
S/o, Mr. Tabrez Khan No. 12, 4th Main, 1st cross Kaveri Nagar, RT Nagar Post, Bengaluru Karnataka – 560032
M- 9986100227 / 9902322777

Bank of Baroda
(A Government of India undertaking)
Sahakar Nagar Branch, No 511, F Block, 1st Main Road, Sahakarnagar, Bengaluru- 560 092, Tel: 080-23622108
E-mail: SAHAKA@bankofbaroda.com

POSSESSION NOTICE

ANNEXURE-3
(FOR IMMOVABLE PROPERTY ONLY)

Whereas, The Authorized Officer of Bank of Baroda, Sahakarnagar Branch, Bengaluru under the securitization and Reconstruction of Financial Assets and Security Interest Act 2002 and in exercise of the powers conferred under Sec. 13(2) read with Rule-3 of the Security Interest (Enforcement) Rules 2002 issued Demand Notice dated 16.08.2025 calling upon the **1) M/s Rayan Industries, Prop. Mr Puneeth N Gowda,** No. 411, Rajiv Gandhi Nagar, NTI Layout, 2nd Phase, Bangalore – 560097. **2) Mr. Puneeth N Gowda (Proprietor),** No. 12, Rayan Nivas, 1st Cross, Mariyannapalya, Next to Coffee Board Layout, Dasarahalli Village, Krishnarajapura Hobli, Bangalore East Taluk, Bangalore – 560024. **3) Mrs. Shashikala H**, No. 12, Rayan Nivas, 1st Cross, Mariyannapalya, Next to Coffee Board Layout, Dasarahalli Village, Krishnarajapura Hobli, Bangalore East Taluk, Bangalore – 560024 **(Guarantor) (Account No: 51170600002561)** to repay the amount mentioned in the notice being under of **Rs 50,42,384.76** (Rupees Fifty Lakh Forty-Two Thousand Three Hundred Eighty-Four and Paise Seventy-Six only) within 60 days from the date of receipt of the said notice.

The Borrower/Guarantor/Mortgagor of the property having failed to repay the amount, notice is hereby given to the borrower/Guarantor/Owner of the property in particular and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section (4) of Section 13 of the Act read with rule 8 & 9 of the Security Interest (Enforcement) Rules, 2002 on this the **28th day of October of the year 2025**.

The borrower/Guarantor/Mortgagor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Bank of Baroda for an amount of **Rs 50,42,384.76** (Rupees Fifty Lakh Forty-Two Thousand Three Hundred Eighty-Four and Paise Seventy-Six only) plus interest thereon along with cost.

The borrower/Guarantor/Mortgagor attention is invited to sub-section (8) of section (13) in respect of time available to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that piece and parcel of Site No. 12, Old Khatha No. 341 at Present Khatha No. 554/341, situated at Dasarahalli Village, Krishnarajapura Hobli, Bangalore East Taluk, presently coming under limits of Bruhat Bangalore Mahanagara Palike, Measuring East to West 36 Feet and North to South 34 Feet in total measuring 1224 Square Feet and bounded on the: East by: Property belonging to Sri Subba Rao, West by: Road, North by: Site No 11, South by: Site No 13

With 45 squares RCC Roofed House, Ground Floor 12 Squares, First Floor 12 Squares, Second Floor 12 Squares and Third Floor 9 Squares with facility of Electricity and Water Tap with Red Oxide Flooring, Cement Plastering, Doors and Windows fitted with Jungle Wood.

Place: Bengaluru
Date: 28.10.2025

Sd- Authorised Officer
Bank of Baroda,
Sahakaranagar Branch

IN THE COURT OF THE I ADDITIONAL JUDGE COURT OF SMALL CAUSES AND ACJM AT BANGALORE

EX. No. 1294/2025

BETWEEN : Mr. P C Shekar, Aged about 67 years, S/o Late Pathi Chandrashekar, R/a No.5, 2nd Cross, Dr. Masthi Venkatesh Iyengar Road, Gavipuram Extension, Bangalore-560019.

...DECREE HOLDER

AND : Ms. Dunna Prakruthi, D/o. Girirajapath, R/a 63/1, Turaya Veedi Baipalli, Virapukotturu, Andhra Pradesh- 532219.

Also R/a L-1, 1st Floor, No.28, 2nd Cross, Nisarga Layout, Chikkalsandra, Bangalore- 560061.

...JUDGEMENT DEBTOR

SUMMONS / NOTICE

TO JUDGEMENT DEBTOR:

Ms. Dunna Prakruthi, D/o. Girirajapath, R/a 63/1, Turaya Veedi Baipalli, Virapukotturu, Andhra Pradesh- 532219.

Also R/a L-1, 1st Floor, No.28, 2nd Cross, Nisarga Layout, Chikkalsandra, Bangalore- 560061.

Whereas the above execution petition is filed by the decree holder against you seeking to enforce the Judgement and Decree dated 19.04.2025 passed by the I Additional Small Causes Judge, Bengaluru in SC No. 977/2024 seeking to direct you to immediately deliver vacant physical possession of the schedule B property to the decree holder.

Notice is hereby given to you to appear before this Hon'ble Court either in person or through counsel duly instructed or through someone authorised by law to act for you in the above case dated **19.11.2025 at 11:00 a.m.** in case you intend to contest the above execution proceeding. If you fail to appear the same will be dealt with, heard and decided in your absence.

SCHEDULE A PROPERTY

All that piece and parcel of residential Site bearing 28, Katha No.183/184/82/1/28, situated at Chikkalasandra Village, Uttarahalli Hobli, Bangalore South Taluk, Bangalore, measuring East to West 30 feet and North to South 50 feet, totally measuring 1500 Sq.Ft bearing Khatha No. 183/184/82/1/28 bounded on the:- **East by:** Site bearing No. 27, **West by:** Site No.29, **North by:** Site No.23, **South by:** Road.

SCHEDULE B PROPERTY

All that piece and parcel of property bearing No. L-1, 1st Floor, No.28, 2nd Cross, Nisarga Layout, Chikkalasandra, Bangalore-560061, with 3 ceiling fans, 3 tube lights, 1 exhaust fan and 1 geyser with bedrooms furnished with wardrobes and kitchen with cabinets and bounded on the:- **East by:** Private Property, **West by:** Private Property, **North by:** Private Property, **South by:** R1.

Issued under my hand and seal of this Court, this, 31st day of October, 2025.

By order of the Court, Assistant Registrar, Court of Small Causes, Bangalore.

VIVEK M S, Advocate
No. 424, 5th Cross, 10th E Main, 1st Block Jayanagar, Bengaluru-560011.

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HDFC BANK LTD, Ground Floor,Rashtrothana Bhavan, Muncipal No3/1,Ward No 77, Nrupathunga Road, Bangalore - 560001, Ph: 68906203/629

एच डी एफ सी बैंक
हम समझें आपकी दुनिया

Demand Notice under Sub Section 2 of Section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 (hereinafter referred to as "The Act".)

We, HDFC BANK LTD hereinafter called as "Bank" do here by issue notice as under. Please take notice that you the following had availed a loan details of which have been mentioned hereunder. Towards the said loan you have created security interest in favour of the Bank on the property described hereunder by way of mortgage by depositing title deed. After availing the said loan, contrary to the contractual obligations you have defaulted repayment of the loan amount together with interest and other charges. Hence, your loan account has been categorized as Non Performing Asset.

Therefore, the Bank hereby recall the entire loan and call upon you to pay total amount outstanding in your loan account together with interest and all other charges thereon (details of which have been mentioned hereunder), within 60 (Sixty) days from the date of this Notice. Further, You are hereby put on notice that in terms of Sec.13 (13) of the SARFAESI Act, you shall not transfer by sale, lease or otherwise the said secured asset detailed hereunder.

If you fail to repay the Bank the outstanding amount, the Bank will exercise all or any of the rights detailed under Sec 13(4) of the SARFAESI Act. This notice is without prejudice to the Bank's right to initiate such other or further legal proceedings, as it deems necessary under any applicable provisions of law.

Sl. No.	Name & Address of Borrower/ Co Borrowers	Description of property (Secured Assets)	A/c No & Amount	Date of NPA	Total Amount /Outstanding Amount
1.	**1.Mr. Vinoo Santha Krishnan.** S/o S. Krishnan Chettiyar, Aged about 34 years, Residing at No.40, Ground Floor, ITI Layout, B.Narayanpura, Bangalore – 560098. Also Available At: **Mr. Vinoo Santha Krishnan,** Ashwathy, Hemambika Nagar,Railway Colony, Palakkad, Kerala - 678001 Also Available at: **Mr. Vinoo Santha Krishnan,** Admin Manager, S. G. Software Asia (P) Ltd.,6th Floor, Inventor Building, ITPL, Bangalore – 560066. Also Available at: **Mr. Vinoo Santha Krishnan,** Sobha Rose Apartment, Flat No. C1-2074, Survey no. 12/4A-1 (Old No. 79/1), Khatha Volumne No. II, Page No.061 issued by Mahadevpura CMC, Situated at Whitefield Village, K.R. Puram, Bangalore East Taluk - 560036 **2.Mrs. Manjula Menon,** W/o.Vinoo Santha Krishnan Aged about 30 years,Residing at No.40, Ground Floor, ITI Layout, B. Narayanpura, Bangalore – 560098.	**Schedule Property : SCHEDULE – A :** (The Property on which the Building Sobha Rose is being constructed) All that piece and parcel of composite residential and commercially converted southern portion of land bearing survey no. 12/4A-1 (Old No. 79/1), Khatha Volumne No. II, Page No.061 issued by Mahadevpura CMC, situated at Whitefield Village, K.R. Puram, Bangalore East Taluk totally measuring 3 acres (comprising of 2 Acres 05 Guntas of residentially converted land and 35 guntas of commercially converted land) and bounded as follows :- On the East by : Property bearing sy.no.12/4B belonging to Narayan Gowda, West by : Whitefield Town Main Road (Hoskote to Sarjapur Road), North by : Remaining portion of the same sy.no. Retained by the vendors, south by: Giddens Layout sy.no. 14 belonging to Narayana Reddy and remaining portion of the same sy.no. Retained by the vendors. **SCHEDULE – B :** (Property hereby agreed to be sold to the Purchaser):An undivided 0.48% share, right, title and interest in the Schedule 'A' property that is 605.02 Square feet in the land comprised in Schedule 'A' property. **SCHEDULE – C :** (Description of the apartment agreed to be sold to the purchaser corresponding to the acquisition of Schedule "B" Property) : A Three Bedroom Apartment bearing No. C1-2074 on the seventh floor in the Apartment Building known as "SOBHA ROSE" to be constructed in the Schedule 'A' Property with a built-up area of 1350.99 Square Feet and 302.56 square feet of proportionate share in common areas and club house with one Car parking space in the basement.	**A/c No. 3779163** **Amount Rs.29,58,000/-**	**29.02.2025**	**Rs.37,49,903.00** as on 12.09.2025
2.	**1. Mr. Mohammed Mujeeb,** S/o Haque Mohammed Hayath, Aged about 43 years,No.62/4 (E), 2nd floor, Hayath Regency, Ranoji Rao Road, Bangalore- 560 004 Also Available at: **2)Mr. Mohammed Mujeeb,** Prop. Umar Radiators, No.8, Opp. Wilson Garden, 9th Cross, Arekempana Halli, Siddapur, Bangalore-560 027. **3)Mrs. Thaseen Taj,** D/o. Basheer Ahmed Khan Aged about 46 years, No.62/4 (E), 2nd floor, Hayath Regency, Ranoji Road, Bangalore- 560 004.	All that piece and parcel of property bearing No.62/4, (Old No.E), situated in the Second Floor of the building known as ""Hayath Regency" situated at No.18 / 62, Ranoji Rao Road, Basavanagudi, Bangalore, having built up are of 825 sq.ft and bounded on the:- East by:- Open to sky towards Ranoji Rao Road, West by:-Apartment No. F of Mohammed Nasir, North By:-Open to sky towards property No.18/61, South by:-Open to sky towards property No.18/63.	**A/c No. 3013203** **Amount Rs.50,00,000/-**	**31.10.2011**	**Rs.50,29,518.00** as on 26.09.2025
3.	**1.M/s Indus Herbs Private Limited,** Represented by its Director Raveendra T C, No 306, 7TH Main, Park Road, Balaji Layout, Vajarahalli, Bangalore, Karnataka – 560062. **2**. Also Available at:**M/s Indus Herbs Private Limited,** Site No 379 (Three Hundred and seventy Nine), Sri Balaji HBCS layout Plan, Vajrahalli Village, Uttarahalli Hobli, Dwarakanagara, Bangalore - 560062 **3. Mr. Raveendra T C.,** No 005, Poornachandra Chartered Hummingbird,Apt 7th Main Park Road Balaji Layout, Vajarahalli, Bangalore, Karnataka – 560062 **4. Mrs. Pavitra Hegde,** No 39, 7th Main Park Road Balaji Layout, Vajarahalli Bangalore, Karnataka – 560062.	All the piece and parcel of residential immovable property demarcated as Site No 379 (Three Hundred and seventy Nine) in Sri Balaji HBCS layout Plan approved by the Bangalore development Authority dated 27-03-1998 vide No BDA NOC :2572:1997-98 in various survey Numbers of Vajrahalli village , Uttarahalli Hobli , Bangalore South Taluk in Survey No 63/2, 63/3, 63/4, 64, 65//2, 65/5, 67, 68/1, 69/2, 69/3,74, 75/1, 76, 78/1, 78/2, 78/3, 78/4, 78/6,79/1, 81, 82, 84/3, 88,89/1 named as DWARAKANAGARA, Bangalore Measuring East to west : (60.0 +65.0)/2 feet, North to South : (28.6 +53.0)/2 feet And bounded as follows : **East By:** Site No 359 & 360,**West By :** Road, **North By:** Road,**South By:** Site No 378	**A/c No. 88984999** **Amount Rs. 2,34,00,000/-**	**23.07.2025**	**Rs.2,27,37,364.00** as on 10.09.2025

Place : Bangalore
Date : 25.10.2025

Regd.Office : HDFC Bank Limited, HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400013.

Sd/- Authorised Officer, HDFC BANK Ltd.,

EDITORIAL

"Protectionism is the institutionalization of economic failure" — Edward Heath

INDIAN EXPRESS IS NOT AN INDUSTRY. IT IS A MISSION.
— Ramnath Goenka

FINDING NEW EXPORT MARKETS IS KEY TO BEATING U.S. TARIFFS

US President Donald Trump's punishing tariffs on Indian goods have had a crippling effect on many manufacturing exporters. Yet, in many ways, it is a blessing in disguise. It has forced diversification, reduced India's dependence on the US, and prompted it to seek new friends. For instance, the new bonhomie with China is seeing instant payback. China had tightened the supply of rare earth minerals following the tariff war with the US. These are essential inputs for products such as smartphones and EVs. Since China has a monopoly on rare earths, India too has suffered collateral damage to its supply lines. Now, thawing relations with China have led at least four Indian companies to receive licences from China to import rare earth magnets (REMs).

Improving relations with China is also paying off, with exports to China surging 22 percent to $8.41 billion in the April-September period this year, compared to $6.90 billion for the comparable period last year. Though the trade imbalance is still hugely in favour of China, with the latter exporting $113 billion, what is significant is that India is now seeking out alternative markets to the US. Here we can take a leaf out of China's playbook. Hit by high tariffs, China's exports to the US in September this year declined 27 percent to $34.3 billion, compared with $47 billion in the same month last year. Despite this steep fall, Chinese exports are up 6.1 percent this year, with September showing an 8.3 percent increase over last year. China is finding new export markets.

When the tariffs were imposed in August, India was caught on the wrong foot. The US accounts for 18 percent of our exports. Since then, the 'Atmanirbhar Bharat' slogan has been reactivated, and local companies are focusing on boosting domestic sales. The government, too, has eased credit lines to micro and small units and initiated production-linked incentive (PLI) schemes that offer incentives for increasing sales across 14 key sectors. However, finding alternative markets to the US will be key. In this respect, there should be a speedy closure to the ongoing Free Trade Agreement (FTA) talks with the European Union. Even if the US at some stage rolls back its tariffs, India must not veer off its long-term diversification course.

SAVE CAUVERY FROM SYSTEMIC NEGLECT

THAT the river Cauvery, lifeline of southern Karnataka and parts of Tamil Nadu, is now severely polluted with effluents, sewage, plastics, heavy metals, and pesticides should make one sit up. Studies over the years show that the river, which provides drinking water to millions, including residents of Bengaluru and Mysuru, is increasingly unfit for consumption. The Karnataka State Pollution Control Board's (KSPCB) recent warning is dire: its study found untreated waste being discharged into the Cauvery and Kapila rivers from factories and human habitations, damaging water quality and fish stocks—despite the presence of several sewage treatment plants.

Stretching over 800 km from Talacauvery in Kodagu district through Tamil Nadu to the Bay of Bengal, the Cauvery is both sacred and disputed, sustaining temple towns like Srirangapatna, Srirangam, and Thanjavur. Yet public concern remains muted, even as the river's health—and that of the people who depend on it—deteriorates. The government points to efforts underway: a sewage project, a task force to check encroachments, and stricter norms mandating apartment complexes to treat their own wastewater. These are important but piecemeal measures that fail to address the full scale of riverine degradation. Riverine NGOs and experts argue that enforcement is the missing link. Many STPs are non-functional, pollution data are opaque, and penalties for violators remain token. The 2024 *Cauvery River Action Group* report warned that the river's self-cleansing capacity is collapsing under the weight of unchecked urbanisation and waste mismanagement.

If neglected, the Cauvery risks following the path of India's most polluted rivers, such as the 'biologically dead' Yamuna or the waste-choked Ganga and Mithi. An IIT Madras research team that monitored water quality at 22 locations along the Cauvery for two years flagged pharmaceutical contamination as an emerging national risk, warning that even trace amounts of drug compounds can damage river ecosystems. The Central Pollution Control Board identifies 296 polluted river stretches across India, exposing deep systemic failures. The immediate priority for Cauvery towns must be to treat sewage, segregate waste, and stop untreated discharge. The KSPCB must enforce accountability by levying real penalties and suspending licences for industrial violators. To ignore the Cauvery's decline is not just an environmental lapse—it is a profound moral failure that demands collective resolve.

QUICK TAKE

THE FOURTH SIGNAL

IN the US, even traffic lights are keeping up with AI times. Scientists plan to add a fourth colour—white—so smart cars can talk to each other and manage traffic themselves. When the white light glows, it means the machines will take charge, coordinating who moves and who stops with digital precision. North Carolina is already testing it. Meanwhile, in India, we're still struggling with the basics—red means stop, not "just one more second". Delhi alone caught over 1.41 crore violators in 32 months till 2022, with 87,000 challans issued this year. As America's signals go intelligent, we should first stop pretending that yellow means "race faster".

The ECI's proposed nationwide SIR lacks constitutional or statutory sanction, stretching exceptional powers beyond their intent. It risks large-scale disenfranchisement under the guise of procedural reform

NATIONWIDE S.I.R. RESTS ON FLAWED LEGAL REASONING

MANISH TEWARI
MP, lawyer, and former Union I&B minister

MANDAR PARDIKAR

THE Constitution enshrines the Rule of Law as the inviolable foundation of the Republic—an idea elegantly expressed in the French phrase *le principe de légalité*: that every act of governance must be rooted in, and restrained by, law. This doctrine establishes a sacred boundary—no institution, however powerful its mandate, may act beyond the limits of authority bestowed by the Constitution or statute.

No institution, therefore, regardless of the puissance of its mandate, can operate beyond the four corners of the authority constitutionally conferred upon it. When the credibility of the Election Commission of India (ECI) is already under a cloud of profound scepticism from a significant spectrum of the political opposition, the initiation of the proposed pan-India special intensive revision (SIR) of electoral, ostensibly under a flawed and unsound interpretation of its powers, risks undermining not merely public trust, but the very constitutional edifice that is the grundnorm of our Republic.

A forensic deconstruction of the constitutional and statutory provisions reveals that the case for a nationwide SIR is not merely tenuous; it is a constitutional misadventure lacking any legitimate sanctuary in law.

The constitutional scheme disperses electoral authority across several provisions, with Article 324(1) placing the preparation of rolls and the conduct of elections under the Election Commission's *superintendence, direction, and control*. But this is no blank cheque.

In *Mohinder Singh Gill* (1977), the Supreme Court noted that Article 324 was meant to fill gaps "which enacted law has not provided for", since legislators "are not prophets but pragmatists". Yet it also drew a firm boundary: the Commission's discretion cannot be exercised arbitrarily, capriciously, or in disregard of law—it must remain anchored in the Rule of Law and consistent with statutory constraints.

This constitutes the first and most critical boundary: Article 324 is not a *carte blanche* to override statutory regimes; it operates primarily in the interstices, in areas 'left unoccupied by legislation'. Concurrently, Article 327 empowers Parliament to make laws with respect to "all matters relating to... elections", which unequivocally includes "the preparation of electoral rolls". The primary statute enacted under this power is the Representation of the People Act, 1950. It is within the framework of Section 21 of this Act that the Commission's proposal must be tested and, ultimately, found wanting.

Section 21(2) requires that electoral rolls be revised for every constituency before each general or bye-election, unless the ECI, for recorded reasons, decides otherwise. It also envisages annual revision at the Commission's direction. This forms the regular, statutory rhythm of revision. The Registration of Electors Rules, 1960, through Rule 25, adds procedural texture—allowing such revision to be done "intensively or summarily or partly intensively and partly summarily".

Yet it is Section 21(3) that the ECI now seeks to rely upon for its proposed pan-India SIR. A close reading of this clause reveals three constitutional and jurisprudential principles that squarely oppose its nationwide application.

First, Section 21(3) is an exceptional clause—a narrow, surgical remedy meant for rare disruptions, not a broad instrument of overhaul. It was designed as an emergency provision for localised contingencies, not as a substitute for the regular, nationwide revision process. To wield this power for a pan-India reconstitution of electoral rolls is to invert its purpose and let an exception consume the rule itself.

Secondly, the provision's invocation is expressly contingent upon "reasons to be recorded". This requirement is not a procedural formality but a substantive constitutional safeguard against arbitrariness.

In *Mohan Lal Capoor* (1973), the Supreme Court defined the legal essence of "reasons", calling them "the links between the materials on which conclusions are based and the conclusions themselves". They must show how the decision-maker's mind engaged with the facts and reveal a rational bridge between evidence and outcome. Where this bridge is missing, the so-called reasons collapse into no reasons at all.

To justify a nationwide SIR, the ECI would need to show that the country's electoral rolls are so fundamentally compromised that the system—despite regular, statutory revisions—has lost its integrity. Vague claims of improving accuracy or "cleansing" the rolls are no substitute for evidence. Only concrete, verifiable proof of systemic failure in every constituency could support such an extraordinary measure. Else, the exercise becomes *ultra vires*—a leap of conjecture, not a step grounded in jurisdictional fact.

Thirdly, the textual architecture of Section 21(3) militates against a blanket, nationwide application. The provision uses the phrase "any constituency or part of a constituency"—a deliberate legislative choice.

Had Parliament intended to empower the Commission to order a special revision across all constituencies, it would have used the phrase "each constituency", as in Section 21(2). The very purpose of a "special" revision is to address a specific, localised pathology in a particular constituency or a group of constituencies, where the regular or annual revision process is insufficient to address an emergent and demonstrable crisis.

Moreover, the 2021 amendment to the RPA, which increased the number of qualifying dates for revision from one (January 1) to four (January 1, April 1, July 1, and October 1), has further diminished the circumstances in which such an exceptional power under Section 21(3) might legitimately be invoked.

A nationwide SIR under these circumstances would amount to a constitutional transgression—a veritable felony against the spirit and structure of the RPA, 1950. The Commission's discretion under Section 21(3) extends only to determining "the manner as it may think fit" for a special revision. Any "manner" of revision that imposes unnecessary hurdles for the citizens, presumes inclusion to be suspect rather than a right to be facilitated, or risks large-scale disenfranchisement through a disruptive, nationwide procedural overhaul, would be patently contrary to the constitutional scheme.

The ECI must, therefore, reconsider its course and adhere to the established statutory processes for maintaining the electoral roll. Its extraordinary powers must remain reserved for truly extraordinary circumstances and for geographically confined situations. To act otherwise would be to wound the very democracy the Commission was constituted to serve and it claims to serve.

(Views are personal)
(manishtewari01@gmail.com)

THE WEALTH OF MERCY

RENUKA NARAYANAN

FAITHLINE

IN the delicious interlude between Diwali and Dev Diwali, or Kartik Poornima, that's coming up on November 5, the thoughts of many devotees may frequently dwell on the abundance of Mahalakshmi. So, it seems appropriate to talk a little about her. Perhaps what we miss in popular calendar images of Mahalakshmi showering gold coins nowadays is the compassion in her gaze. And if we looked again at Raja Ravi Varma's images of Sita Devi, the avatar of Mahalakshmi, we could see her soft gaze, which the painter intuitively captured and shared with us.

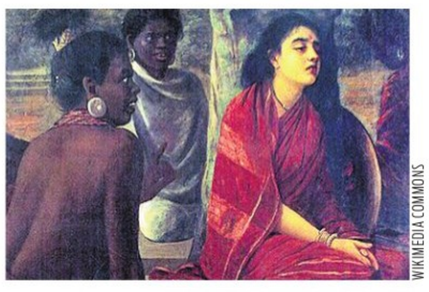
Valmiki highlights this quality of Sita's innate compassion in the *Ramayana*. Trijata, the only nice *rakshasi* in the Ashokavana, has a vivid dream in which she sees Sri Rama conquering Lanka. When she warns the horde of nasty *rakshasis* not to torment Sita further because Rama will come to finish them off, Sita's reaction is remarkable. She tells Trijata, "They are only employees, poor things, who are following Ravana's orders. I will protect them! Tell them they will come to no harm."

Queenly? Goddess-like? It's all of a piece if we consider the history of Mahalakshmi in Indian culture. Adi Shankara believed that the individual soul or *jivatma* was not separate from but part of the supersoul, the *paramatma*. The journey of human life was therefore the struggle of the *jivatma* to be reunited with the *paramatma*. Nobody could fight against malignant fate except by working off bad karma. But he said—and this 'but' is deeply entrenched in the culture—only Mahalakshmi has the power to rewrite a person's destiny through her compassion.

This belief is evident in the famous story of how Shankara, as a very young *bhikshu*, invoked Mahalakshmi on behalf of a wretchedly poor woman. He praised her in twenty-one beautiful verses, describing Mahalakshmi as the goddess in whom he saw all the goddesses as one, calling her, among other lovely epithets, "*sarasija nilaye, saroja hastey*", meaning "seated on a lotus, with a lotus in her hand". This vision links with our earliest known book, the Rig Veda. Mahalakshmi is described as *sarasija nilaye saroja hastey* in the *Sri Suktam*, part of the Rig Veda Samhita, a collection of mantras and slokas.

Shankara sang, "*Let her garland of glances that protect Lord Vishnu fall on me as well...Gracious goddess, giver of love, giver of joy, giver of wealth, giver of the right to rule kingdoms, be merciful as the cool breeze. Shower a rain of wealth on this parched land.*"

The legend goes that the goddess blessed him with a vision of herself, and Shankara pleaded with her to restore the abjectly poor mortal woman to dignity with enough resources to live on. When Mahalakshmi disclosed that she couldn't do that because the woman had been a miser in her last birth who gave absolutely nothing to the poor, Shankara earnestly pointed out that in this birth, though she was starving, she had given him alms—a gooseberry, the very last thing she had left. "Mother, you know very well that only You have the power to change the destiny written by Lord Brahma on each person's head," he cajoled.



WIKIMEDIA COMMONS

> Queenly? Goddess-like? It's all of a piece when we consider the history of Mahalakshmi in Indian culture. Great scholars such as Adi Shankara and Vedanta Desikan, in their works, have praised Mahalakshmi's compassion and mercy—a persona invoked far beyond mere wealth

"So be it," said the goddess, not only charmed by the little *bhikshu*'s poetry but also amused by his boldness and sincerity. As her vision vanished, a shower of golden gooseberries (our gods have a quirky sense of humour) fell into the poor woman's hut. Shankara's verses became known as the *Kanakadhara Sthavam* or the Litany of the Shower of Gold. Even today, it is both sung in public and recited at home, and if you would like to hear a benchmark rendition, do look for M S Subbulakshmi's recitation on YouTube.

During the post-Shankara period, Indian religion and culture received a rude shock from foreign invasions. In the 14th century, a learned *sanyasi*, Swami Madhava Vidyaranya (1296-1386), decided to protect South India from the foreign invaders operating out of Delhi. He inspired the two brothers Harihara and Bukkaraya to build a city and establish a new kingdom. Thus, the Vijayanagar Empire was founded in 1336 and served as a bulwark for 300 years against marauders from the north. This allowed the South to experience a historical, cultural, and socio-economic revival unlike anywhere else in India at that time.

Vidyaranya Swami was a staunch Advaitin or follower of Adi Shankara's Advaita philosophy. He mentored three generations of Vijayanagar's rulers, and 'retired' as the Shankaracharya of the ancient Sringeri Matt. His philosophical work, *Panchadashi*, is still very much in vogue and is distributed, read, and discussed in spiritual circles.

With this background, there is no way that he would not have prayed, along with Harihara and Bukkaraya, to Mahalakshmi from the *Kanakadhara Sthavam*. Especially the verse, "*Gracious goddess, giver of the right to rule kingdoms*," invoking her compassion and grace for his just and worthy cause. He was duly rewarded, as history testifies.

Another great scholar of the time, Vedanta Desika (1268-1369), lauded Mahalakshmi's compassion in his *Daya Satakam*, the Hundred Verses on Mercy, addressed to the goddess and Lord Vishnu at Tirupati. It is she who controls the Lord's actions by her goodness and mercy, he averred.

It was not just these great historical figures who adored Mahalakshmi. She was and remains deeply beloved among the common people. Women are known to have a particularly tender relationship with her as the Divine Mother who grants happiness and well-being. That is the 'real' Lakshmi, not merely a persona invoked for more money.

(Views are personal)
(shebaba09@gmail.com)

MAILBAG

WRITE TO: letters@newindianexpress.com

Tackling Don

Ref: *Trump's Asia blitz* (Nov 2). There can be no two opinions about the fact that Trump 2.0 is totally a different kettle of fish compared to his first tenure. India has so far been standing its ground, and Trump will soon find that India's sovereignty must be respected.
C V Aravind, Chennai

Public participation

Ref: *The long game of belonging in a city* (Nov 2). The civic authorities should cooperate with citizens who are interested in engaging in civic activities. This will come as a public service and an effective strategy to tackle the waste problem, rather than solely relying on unassisted authorities' efforts.
Sinan Rasheed, Kozhikode

Pollution dally

Ref: *Induced rain leaves a cloud of questions* (Nov 1). Cloud seeding is costly and poses ecological risks, as chemicals used may contaminate soil and water bodies. Such exercises can only be a supplementary measure. China's real progress came through reducing dependence on non-renewable fuels, promoting electric vehicles, and enforcing emission control. The focus must be on long-term strategies.
Adil Muhammed, Kozhikode

EPS's times

Ref: *Sengottaiyan exit* (Nov 2). The former minister has been flexing his muscles against the party leadership for some time now, which was clearly miscalculated. One feels he is barking up the wrong tree. He was, without a doubt, important in previous governments, but things have changed now.
S Ramakrishnasayee, Chennai

Pan-India targets

Ref: *The future of a stable India depends on UBI* (Nov 2). India must come out with a comprehensive national income policy in line with universal basic income. Particularly for the less skilled demographic, welfare schemes should aim at achieving one common economic goal we may call the 'India basic income'.
Jayachandran C, email

Stampede anguish

Ref: *Nine killed in AP temple stampede* (Nov 2). The authorities cannot shrug their hands off, blaming unanticipated large turnouts. Attendees can't be left to fend for themselves and it's high time that the government and event managers rouse from their slumber and shun their business-as-usual approach.
Aanya Singhal, Noida

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POSTS OF THE DAY

Supriya Shrinate @SupriyaShrinate
Your vote is the greatest power you hold in your hands. It is this that gives you the right to be a citizen. Stay vigilant for your vote, protect your vote and others' votes.

Aaditya Thackeray @AUThackeray
What problem does the Union and State Government have to accept the situation and bring about Socio-political consensus on climate action?

Jagat Prakash Nadda @JPNadda
Congratulations to @ISRO scientists on successful launch of CMS-03 communication satellite from Sriharikota. It is India's heaviest communication satellite to date.

Major tri-services exercise set to begin on west coast

'Trishul' to test joint operational readiness with indigenous equipment

MAYANK SINGH @ New Delhi

THE Indian Armed Forces have mobilised large contingents for the upcoming Tri-Services Exercise (TSE-2025) Trishul, led by the Indian Navy, to strengthen joint operational readiness and national security preparedness. The exercise, involving the Indian Army and Indian Air Force, will commence in early November and continue till November 13.

According to the Navy, the exercise area spans the Gujarat coast and the northern Arabian Sea, with major participation from the Army's Southern Command, the Navy's Western Naval Command, and the Air Force's South Western Air Command. The Indian Coast Guard, Border Security Force (BSF), and other central agencies are also taking part to reinforce inter-agency coordination.

Vice Admiral A N Pramod, Director General Naval Operations (DGNO) on Friday said that the exercise will involve 20 to 25 Navy ships, over 40 fighter and support aircraft,and amphibious assets including the Landing Platform Dock INS Jalashwa and Landing Craft Utility (LCU) vessels.

"The exercise aims to validate and synchronise operational procedures across the three Services, enhance interoperability of platforms, and strengthen integration of networks for joint multi-domain operations. It will also test Intelligence, Surveillance and Reconnaissance (ISR), Electronic Warfare (EW), and Cyber Warfare capabilities, along with Navy–Air Force carrier and shore-based coordination," the Navy said.

Emphasising self-reliance, the Navy further said Trishul will highlight the operational use of indigenous systems developed under 'Aatmanirbhar Bharat'. "The focus will also be on refining strategies to counter emerging threats and modern warfare challenges," it said.

The exercise comes amid heightened vigilance along the western border following infrastructure buildup by Pakistan in the Sir Creek region. Defence Minister Rajnath Singh recently warned that any misadventure in the area would draw a "decisive response" strong enough to "change both history and geography."

'Enhancing synergy between forces focus of exercise'

A major focus of the exercise is also to enhance synergy between all forces and validate multi-domain integrated operations in a large and complex operational environment, involving large scale deployment of Indian Navy warships, Indian Air Force fighter and support aircraft, as well as amphibious operations involving amphibious component of the forces.

Ahead of talks, MHA asks Ladakh bodies to submit fresh draft of demands

FAYAZ WANI @ Srinagar

AHEAD of the talks with Ladakh leaders, the Ministry of Home Affairs (MHA) has sought a fresh detailed draft from Leh Apex Body (LAB) and Kargil Democratic Alliance (KDA) on their charter of demands.

Senior KDA leader Sajjad Kargili told this newspaper that the KDA would prepare a detailed draft listing the demands. "We will consult all stakeholders in framing the draft of demands... Our main demands include the grant of statehood (with legislature) and 6th Schedule to safeguard the land and job rights of local population," Sajjad said.

"It will be a detailed draft copy highlighting in depth information about our core demands. We will discuss what kind of legislature we want and what should be the role of the Assembly and the power of the Governor, among other things," the KDA leader said.

He said LAB leaders would also be preparing their detailed draft copy. "After finalising our drafts, we will share it with each other and come up with a joint detailed copy on charter of demands".

Asked whether MHA has given them any time limit for submitting the fresh draft proposals, Sajjad replied in the negative. "We will hopefully be submitting the joint draft of our demands this week and within a few days after receiving the draft, the MHA may invite us for the High Powered Committee (HPC) meeting, which will be chaired by MoS for Home Affairs Nityanand Rai.

The talks between Centre and Ladakh leaders had broken down after the September 24 violence during a protest for statehood and 6th Schedule in Leh, where 4 persons were killed and 80 others injured in police firing.

However, after MHA announced judicial inquiry, sub committee level talks resumed.

Our main demands include the grant of statehood (with legislature) and 6th Schedule to safeguard the land and job rights of local population

Sajjad Kargili, KDA leader

INSIDER TRACK

Cong woes on Bihar poll turf

With the first phase of Bihar polls days away, the Congress campaign feels adrift. A scheduled press conference was abruptly called off—one of several recently scrapped due to "coordination issues". Rahul Gandhi hit the trail only on October 29, leaving barely a week before campaign ends on November 4. Of the 40 "star campaigners" named, few have actually shown up. Inside the war room, tempers are high after Kishanganj MLA Izarul Hussain was dropped despite CEC clearance, allegedly at the insistence of a senior functionary backed by state in-charge Krishna Allavaru. At the grassroots, resentment simmers—over tickets, "friendly fights" with the RJD and Rahul's brief presence.

New Parivar coordinator

The RSS has made a change in a key coordination role. Atul Limaye replaces Arun Kumar as the point person for liaison with the BJP. Both are Sahsarkaryawahs (joint general secretaries), but Limaye's track record—especially during BJP's strong Maharashtra performance—has made the switch a talking point. The coordination function, considered crucial within the Sangh Parivar framework, was being handled by Kumar since Dattatreya Hosabole became Sarkaryawah (general secretary). The reasons for the change have not been officially outlined. Insiders see it as part of efforts to bolster organisational synergy.

Potholes to decide promotions

Nitin Gadkari has a solution for potholes and cracks in newly laid highways: link officers' promotions to condition of roads they oversee. Vexed with complaints, the minister proposed performance audits using accident data, citizen feedback, and social media reports. If a stretch stays cratered, the concerned officer's promotion could be held up. The move aims to enforce the 10-year defect liability clause and push accountability beyond contractors.
"Instead of contractors, I'm going after officers," Gadkari quipped, half in jest but wholly serious. His bottom line: "Investigate performance audits of work done. That's the best way to build a good road."

Buzz over senior bureaucrat's return

The Centre's decision to repatriate IAS officer Rajesh Aggarwal to Maharashtra has set off a quiet buzz in Mantralaya. The 1989-batch officer was serving in the Social Justice Ministry as Secretary. The order came even as current Chief Secretary Rajesh Kumar Meena's tenure ends on November 30. By seniority, Aggarwal now tops the list of contenders for the state's top bureaucratic post. Delhi sources hint the move followed a request from Mumbai. The grapevine is that Aggarwal's is a strategic homecoming, in time for a leadership reset.

The Netaji Nagar shuffle

The shifting of pin codes of New Delhi's bureaucracy is causing quiet heartburn. Many ministries, including Commerce, Steel, and Heavy Industries, have been told to pack up for Netaji Nagar, while Kartavya Bhavan, gleaming by the new Kartavya Path, will host high-profile ministries of Home, External Affairs, and Petroleum. "We got the blocks, they got the boulevard," joked an official wryly. Parking is already a sore point for those used to Lutyens' leafy calm. The order says parking will be allotted separately—not comforting for those wrestling with traffic snarls to the new place. Many feel it's a one-way trip from Kartavya to karma.

Nishant after Nitish: Village logic

Nitish Kumar's son Nishant Kumar may have stayed away from Bihar's poll scene, but his ancestral village Kalyan Bigha in Nalanda district, is treating him as the heir apparent. Posters calling him "Bihar ka Bhavishya" and "JDU's need of the hour" adorn homes. The gate of Bhagwati Aathan, where Nitish offers prayers, bears posters that show the duo together. Villagers are confident Maa Bhagwati will bless Nishant's political entry. No idea if they are aware of speculation in Patna about the younger Kumar taking the Legislative Council route in 2026.

A starry Igas in the poll season

BJP MP and chief spokesperson Anil Baluni hosted Igas, Garhwal's Budhi Diwali, at his Delhi residence. The celebration featured a vegetarian dinner, tasteful décor, and music by Pandavas, a popular Uttarakhand band. Prominent attendees included NSA Ajit Doval, Delhi CM Rekha Gupta, singer Jubin Nautiyal, and spiritual leader Pandit Dhirendra Krishna Shastri. Home Minister Amit Shah spent over an hour and a half there—a brief break from the Bihar poll campaign. Relaxed and engaging with journalists, Shah fielded several questions, mostly focused on the ongoing Bihar polls.

Western disturbance likely to reduce temps in northern, central India

JITENDRA CHOUBEY @ New Delhi

A fresh Western Disturbance is set to affect the Western Himalayan region this week, bringing snowfall to higher reaches and rainfall to lower areas, marking the onset of winter in North and Central India. Following this, the temperatures are expected to drop by 3 to 4 degrees Celsius said the India Meteorological Department (IMD). This may offer temporary relief from pollution across Northwest India.

According to the IMD, thunderstorms with lightning and gusty winds of 40 to 50 km/h are likely over Jammu, Kashmir, Ladakh, and Gilgit-Baltistan from November 4 to 6. Rain and thunderstorms are also expected in Rajasthan on November 3 and 4, Himachal Pradesh on November 4 and 5, Uttarakhand on November 4, and Punjab on November 4 and 5.

Experts suggest that after the passage of the Western Disturbance, we will see the formal arrival of winter in the Northern, Central and Eastern plains. "Night temperatures are likely to fall from the second week of November due to radiational cooling (less cloud cover and water vapour), and advectional cooling (horizontal transfer of cold air)," said Debasish Jena, an agrometeorology researcher at GB Pant University of Agriculture and Technology.

Meanwhile, Haryana and Delhi may receive light to moderate rain on November 4 and 5, with shallow fog already observed at Safdarjung Airport.

WINTERS AT HAND

- Temperatures in northern, central India to drop by **3-4°C**
- Thunderstorms, gusty winds predicted over J&K, Ladakh, from Nov **4** to Nov **6**
- Winters to start formally in the Northern, Central, and Eastern Plains post western disturbance
- Night temperatures to drop from 2nd week of November in north, central & east India
- Low-pressure areas over northeast Arabian Sea & east-central Bay of Bengal observed

Six-month deadline set to finalise heritage by-laws

PARVEZ SULTAN @ New Delhi

TO ensure speedy and transparent approval of construction and repair works in the vicinity of the protected historical sites, the National Monument Authority (NMA) has embarked on finalising the Heritage By-laws (HBLs) for 141 monuments. According to officials, the process is expected to be completed within the next six months.

The development follows a directive from the culture minister asking the authority to prioritise preparation of HBLs for monuments that attract the highest number of applications for construction-related permissions. Acting on this, the NMA has identified 294 such heritage sites across the country.

"The minister said that given the large number of applications, HBLs for select sites should be prioritised because drafting and finalisation is time consuming. Hence, focus is on those monuments from where we have the highest number of applications. Out of 294 identified monuments, by-laws of 151 are already completed; either already prepared or have been submitted before the Parliament," said officials.

Most applications are received from Gujarat, Karnataka, Maharashtra, Tamil Nadu and Delhi, where rapid urbanisation is taking place. Fewer applications are from Bihar, Jharkhand, Chhattisgarh and parts of the northeast.

As mandated by the Ancient Monuments and Archaeological Sites and Remains (AMASR) Act 2010, there should be separate by-laws for all 3,693 heritage sites or monuments under the jurisdiction of ASI to regulate development and construction around protected monuments. And these rules were to be framed by 2012. However, till January 2020, by-laws only for five monuments or sites were cleared and presented before the Parliament. So far, 124 HBLs covering 178 monuments have been laid before the Parliament.

One of the reasons for the slow pace of preparing HBLs is the absence of site plans; a prerequisite for the drafts. Since the preparation of these plans falls under the Archaeological Survey of India (ASI), the NMA has requested its support.

Officials said that the Director General (DG) of ASI has assured the NMA that the preparation of pending site plans has been prioritised and is currently in progress.

IN THE MAKING

1. Out of 294 identified monuments, by-laws of 151 already completed
2. Most applications from Gujarat, Karnataka, Maharashtra, Tamil Nadu and Delhi
3. Fewer applications from Bihar, Jharkhand, Chhattisgarh and parts of the northeast
4. 124 Heritage By-Laws (HBLs) covering 178 monuments have been laid before the Parliament

Fake news menace: Fact-checking chatbot to curb misinformation

PARVEZ SULTAN @ New Delhi

THE Ministry of Information and Broadcasting (MI&B) is set to take a major technological leap in its fight against misinformation and fake news with the launch of a fact-checking chatbot. The Press Information Bureau (PIB) has already put in place an institutional mechanism as part of its Fact Check Unit (FCU) to ensure swift, coordinated responses to fake news.

According to the minister of information and broadcasting Ashwini Vaishnaw, the Artificial Intelligence (AI) chatbot will also provide details to a query about a subject or claim which has already been fact-checked in the past.

"We have got a fact-check chat board made and tested it. It will be launched after final testing. After you put a query, it will produce information from even a year ago. The chatbot will also have a 'search' option," said officials.

The ministry is simultaneously developing a separate software to check the veracity of videos to counter the Deepfake menace. It is at a preliminary stage.

"As soon as you upload a video, the related authentic video will appear... In many Deepfake videos about the Indian Army, being run by foreign people's handles, false claims are made while the ori ginal is about something else...To address this issue, we are working on a software. This is particularly to overcome the damage caused by the time taken to check authenticity of a clip, and to put the correct information in the public domain," official explained.

Video backgrounders soon

The ministry will soon start 'video backgrounders'. The backgrounder is an informational document that provides in-depth information and context on government policies, programs, or achievements. The ministry is simultaneously developing a separate software to check the veracity of videos to counter the Deepfake menace.

Buoyed by the response to PIB's backgrounder, the ministry will soon start 'video backgrounders'. The backgrounder is an informational document that provides in-depth information and context on government policies, programs, or achievements.

"Mainstream national media has been using our backgrounders and now, we are trying to improve them. We will soon start video backgrounders. To improve the quality of backgrounders, we have organized workshops for our officials, which were conducted by senior journalists,"said Vaishnaw.

Covid death relief only for 500 docs' kin: RTI

KAVITA BAJELI-DATT @ New Delhi

ONLY 500 families of doctors who succumbed to COVID-19 during the first and second waves have been compensated by the government so far, latest RTI data has revealed.

Though the union government has always maintained that they don't have data on the total number of doctors who died during the pandemic, the Indian Medical Association (IMA) has put the number at nearly 1,600.

According to the RTI, the government has paid compensation to 500 families of doctors so far. The latest figure of families of doctors who have been compensated so far comes in the backdrop of the Supreme Court's order of October 28, which observed that "Society will not forgive us if we don't take care of our doctors and don't stand for them."

The apex court was considering a plea that raised the issue of the eligibility of private doctors under the government's insurance scheme, Pradhan Mantri Garib Kalyan Package (PMGKP), announced on March 30, 2020. The SC, which heard the matter after nearly two years, underlined the need to support doctors who put themselves on the line during the COVID-19 pandemic, even if they were working in private hospitals, and lost their lives during the pandemic.

According to Dr KV Babu, who has been pursuing the issue since 2022, although the government does not have data on the number of doctors who are beneficiaries of the insurance scheme, a rough estimate indicates only 500 doctors' families have received compensation so far.

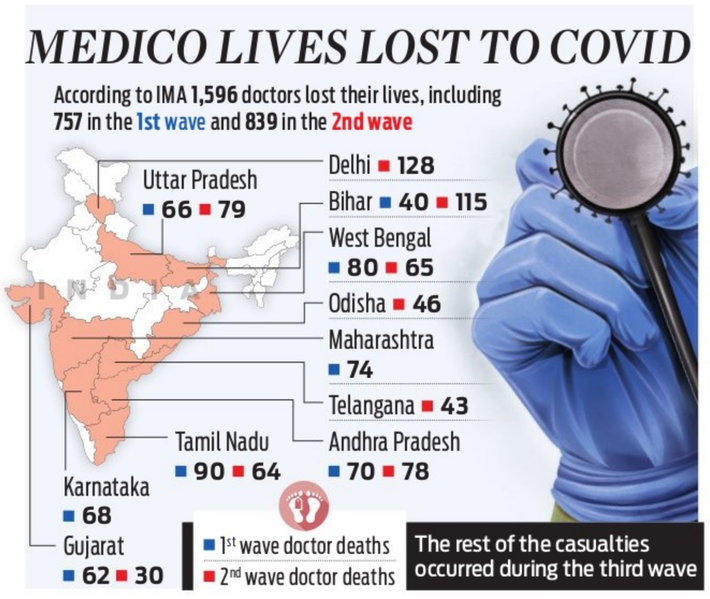
As per the scheme, insurance coverage of ₹50 lakh would be provided to healthcare providers, including community and private health workers, who succumbed to COVID-19.

In his RTI, filed on September 22, Dr Babu had asked for the total number of beneficiaries under the scheme who died of COVID-19 and the amount disbursed to them from March 30, 2020, to date; the total number of doctors who are the beneficiaries and the amount disbursed to them till now and state-wise data from Delhi and Kerala.

To the RTI queries from the Kannur-based ophthalmologist, The New India Assurance Company Ltd., which is disbursing the compensation, stated that the total number of claims settled by them for all health workers under the scheme is 2,294.

"Total amount disbursed is ₹1147 crores up to 11 June 2024. We were directed by the Ministry to hand over all the pending original PMGKP claim documents to the concerned department of the Ministry."

"Accordingly, we have handed all original files to them on 12th June 2024. They will handle all the pending as well as future claims. Hence, data is not available as on date," said the insurance company.


MEDICO LIVES LOST TO COVID
According to IMA 1,596 doctors lost their lives, including 757 in the 1st wave and 839 in the 2nd wave
Uttar Pradesh 66 79
Delhi 128
Bihar 40 115
West Bengal 80 65
Odisha 46
Maharashtra 74
Telangana 43
Andhra Pradesh 70 78
Tamil Nadu 90 64
Karnataka 68
Gujarat 62 30
1st wave doctor deaths
2nd wave doctor deaths
The rest of the casualties occurred during the third wave

'ILLEGAL STAY'

Union minister and BJP leader Sukanta Majumdar on Sunday alleged that two Bangladeshis have been staying illegally in West Bengal's Dakshin Dinajpur district for over two years, but the police did not take any action.

2 GIRLS FOUND DEAD IN PIT IN UP'S BULANDSHAHR

INDIA	Max	Min		Max	Min
Ahmedabad	30	22	Mumbai	30	27
Bhopal	28	21	Panaji	30	24
Jaipur	29	18	Patna	28	19
Amritsar	29	16	Lucknow	29	18
Chennai	32	27	Port Blair	31	27
Kolkata	30	22	Imphal	27	20
Srinagar	20	05	Chandigarh	29	13

JD(U)'s 'bahubali' nominee in judicial custody over murder

RAMASHANKAR @ Patna

A Patna court on Sunday remanded JD(U) candidate from Mokama **Anant Singh** and his two associates to 14-day judicial custody after they were arrested in connection with the October 30 murder of Jan Suraaj Party supporter Dular Chand Yadav.

This came after Anant, a former Bihar MLA known for his muscle power in Mokama, and his two aides Manikant Thakur and Ranjeet Ram, were produced before the court of the Chief Judicial Magistrate in Patna.

A police team led by Patna SSP Kartikeya Sharma had arrested the four-time MLA from his residence at Barh around 1.30 am on the intervening night of Saturday and Sunday.

SSP Sharma said, "All the three, including Anant Singh, were present at the site of occurrence. The action was taken against them on the basis of eyewitnesses statements and a preliminary investigation." However, no firearms were seized during the operation.

The police swung into action after they received information about Singh canvassing in the area, two days after the murder

of 75-year-old Dularchand Yadav, near Tartar village on the borders of Bhadaur and Ghoshwari police stations. The cops conducted a raid to nab him. Patna District Magistrate Thiyagarajan SM said his administration took the incident very seriously. "We will enforce the EC model code of conduct very strictly in the area. Nobody will be spared. Instructions have been issued for the deposit of all licensed weapons to ensure free, fair and peaceful elections," he told the media.

Altogether four FIRs have been registered in connection with the incident. Anant has been named as accused in an FIR lodged by the grandson of the deceased, Neeraj Kumar. Another case has been registered over an attack on the JD(U) candidate's convoy.

Sources say Anant has been lodged in the 'rangdaari cell' in the Beur central prison in Patna. Instructions have been issued to ensure strict vigil on visitors who come to meet him.

The JD(U) contender's arrest has escalated tensions in the constituency. A clash between the supporters of Anant—a native of Ladma village near Barh in Patna rural—and those of the slain JSP supporter Dularchand Yadav, could not be ruled out.

Meanwhile, the EC ordered the transfer of Patna Superintendent of Police (Rural) Vikram Sihag and disciplinary action against three other officials.The ECI earlier sought a report on the incident from the Bihar Director General of Police Vinay Kumar on Friday.

No tolerance for violence during polls, says CEC

While speaking during an event at IIT-Kanpur on Sunday, Chief Election Commissioner Gyanesh Kumar reiterated that no act of violence will be tolerated during the Bihar polls. He stressed that voters would be able to exercise their franchise freely under peaceful circumstances.

● LoP says GST, note ban aimed at destroying small businesses ● Home minister vows to make state flood-free if NDA returns

Rahul swims with VIP ally, rakes up 'PM's Trump fear'

RAMASHANKAR @ Patna

AFTER addressing an election rally, Congress leader Rahul Gandhi on Sunday went fishing in Begusarai district apparently in a bid to woo the extremely backward castes (EBCs) before Bihar goes to the polls. Accompanied by former state minister and Vikassheel Insaan Party (VIP) chief Mukesh Sahni, Gandhi took a boat to reach the middle of a pond.

The Congress leader, who kept donning his trademark white T-shirt and cargo pants, followed Sahani in pursuit of catching fish. A video clip of the incident was shared by the Congress on X, stating Gandhi also discussed with the fishermen "challenges and struggles they face in their work". The post also highlighted the INDIA bloc's promises like an insurance scheme for pisciculture and financial aid of ₹5,000 to every family of fishermen for the "three-month-long lean period" during which fishing remains prohibited. Rahul also tried his hand at fishing in the pond. "Rahul Ji got acquainted with day-to-day challenges of the fishermen," Sahani said.

Earlier addressing the rally, Rahul alleged that PM Narendra Modi was being controlled by some industrialists. He

Congress leader Rahul Gandhi interacts with fishermen in Begusarai on Sunday | PTI

INDIA bloc firm on forming next govt, says Tejashwi

INDIA bloc chief ministerial candidate Tejashwi Prasad Yadav on Sunday expressed confidence that their alliance would emerge victorious in the Bihar Assembly elections. He also insisted that their government would be sworn in on November 18. "The results will be out on Nov 14, and the swearing in will take place on Nov 18," he said.

claimed that Modi government's decisions like GST and demonetisation were aimed at destroying small businesses and benefitting the big ones. Taking a jibe, he said, "If you ask Modi ji to do yoga for votes, he will do a few 'asanas'."

Addressing a rally in Khagaria, Rahul said Modi was not only scared of US President Donal Trump but also was being controlled by big business houses. "Having a chest does not make you strong. Just look at Mahatma Gandhi, who had a frail built but took on the British, who were the superpowers of the time." On the other hand, he said, "We have Narendra Modi with his boast of a 56-inch chest, who got a panic attack when Trump called him during Operation Sindoor. The military conflict ended in two days." On the contrary, in 1971, then PM Indira Gandhi was threatened by US but she did not get scared and did what needed to be done, he added.

DECODE BIHAR POLL DECIDE

Bihar will see portfolio of murder if RJD wins: Shah

RAMASHANKAR @ Patna

UNION Home Minister Amit Shah on Sunday vowed to make Bihar free from floods if the NDA retains power and claimed that the INDIA bloc would create "three portfolios of murder, kidnapping and extortion" if the opposition alliance gets a chance to form a government in the state.

Shah also urged people to vote for the NDA to "check the recurrence of 'jungle raj' witnessed during the RJD regime" in the state.

Addressing election rallies in Muzaffarpur and Vaishali, Shah appealed to electors to "cast votes to prevent the return of 'jungle raj' that saw kidnappings, murders, atrocities". "If voted to power, the NDA will make Bihar flood-free. It is our pledge. We will set up a separate ministry to ensure that Bihar is saved from flood fury," Shah said. He said Prime Minister Narendra Modi has "chalked out a scheme to ensure water from Koshi, Ganga, and Gandak rivers reaches farmers' fields for irrigation in Bihar".

Shah termed the NDA allies -- BJP, JD(U), Chirag Paswan's LJP (RV), HAM, and Kushwaha's party

Union Home Minister Amit Shah addresses a rally in Muzaffarpur on Sunday | PTI

Shah cites welfare schemes, pledges jobs for youth

Highlighting welfare schemes launched under the leadership of Modi, Union Home Minister Amit Shah said the reduction in GST would help litchi growers in Bihar, adding that "steps are being taken to set up a mega food park in Muzaffarpur with ₹20,000 crore investment". He also said one crore Bihar youths will be given jobs if the NDA wins.

-- as five 'Pandavas' and said they will "ensure Bihar's prosperity". He acused Lalu Prasad and Congress leader Sonia Gandhi of "trying to make their sons Bihar CM and prime minister, respectively," and asserted that both posts "are not vacant". "Lalu & company and Rahul & company indulged in ₹12 lakh crore scams and corruption," Shah alleged.

In Lakhisarai, Shah claimed that opposition INDIA bloc would be wiped out in the assembly elections as people would take revenge for Congress workers allegedly insulting Prime Minister Narendra Modi's mother and Rahul Gandhi's remarks against Modi's mother and 'Chhathi Maiya'.

He said that Rahul Gandhi insulted 'Chhathi Maiya' while criticising PM Modi, saying those worshipping the goddess were doing drama. Taking a swipe at Sonia Gandhi, he exhorted people to press on EVM buttons having NDA symbols with such rage that the tremors were felt in Italy.

STRATEGISING ON A WAR FOOTING

- The war room, comprising hundreds of members, is working around the clock to streamline preparations
- The focus is on improving the strike rate through a data-driven, constituency-specific approach
- War rooms help candidates carry out campaigns in their constituencies
- The war room has been strengthened with data analytics tools, monitoring systems and communication networks
- Youth Congress workers and local office bearers have been mobilised for grassroots-level outreach

Cong war room in full throttle as campaign hits fever pitch

PREETHA NAIR @ New Delhi

WITH just days to go before the first phase of the Bihar Assembly elections on November 6, the Congress war room is operating round the clock to fine-tune its campaign strategy amid alliance challenges and regional complexities.

The Congress is contesting 61 seats in the state, with 56 candidates facing direct contests against the BJP and JD(U). Speaking to this paper, Vaibhav Walia, a member of the party's war room operations team, said the focus this time is on improving the strike rate through a data-driven, constituency-specific approach. The war room, comprising a core group of hundreds of members, is working around the clock to streamline the preparations across the state.

"Despite multiple challenges, our war room strategies have been laid out meticulously, focusing on constituencies where the party has realistic winning prospects," Walia said.

The first phase of polling will cover 121 constituencies across 18 districts.

While the ruling NDA had finalised its seat-sharing arrangement well in advance, the Opposition Mahagathbandhan, comprising the RJD, Congress, VIP and Left parties, took nearly two weeks to reach a consensus. The talks, which, at one point seemed on the verge of collapse, delayed the start of the alliance's joint campaign, which began on Oct 29.

Acknowledging the delay, Walia said, "We lost some time in reaching a seat-sharing consensus, but that was a leadership decision to ensure winnable seats. The war room had no role in that process. Our focus now is to make up for lost time and present a united front during the campaign. Our 40-star campaigners, including Rahul Gandhi and other top leaders, have also hit the ground"

Despite some "friendly contests" between Congress and RJD in about 10 constituencies, Walia said such overlaps are a natural part of coalition politics. "Compromises are sometimes necessary for the sake of the larger alliance," he said.

The Congress war room has also been strengthened with enhanced data analytics tools, real-time monitoring systems and communication networks to track developments across constituencies. On the ground, Youth Congress workers and local office bearers have been mobilised for grassroots outreach. The Congress had appointed Kumar Gaurav as the war room head in May this year.

77 foreigners among 1.1K run for J&K tourism

FAYAZ WANI @ Srinagar

IN the first major event held in the Valley after the Pahalgam terror attack in April, the second edition of Kashmir Marathon 2025 was organised in Srinagar on Sunday to revive tourism and promote Kashmir as a global hub for sports and adventure. Over 1,100 runners, including 77 foreigners from 11 countries, participated in the event, spreading a message of peace, fitness, and resilience.

The marathon was jointly flagged off by Chief Minister Omar Abdullah and Bollywood actor Sunil Shetty from Polo View, Srinagar at 6 am. The scenic route passed through Dal Lake and the Zabarwan Range.

The event, organised by the Department of Tourism Kashmir, featured multiple categories including the full marathon (42 km), half marathon (21 km), and shorter runs for amateurs. The CM also participated in the half marathon. Later, sharing his experience on X, he posted,

ZAHOOR PUNJABI

The marathon was flagged off by CM Omar and actor Sunil Shetty from Srinagar

"Just completed the Kashmir Half Marathon. I didn't set a personal best, but I did improve on my effort last year. Congratulations to all the runners who completed the full marathon & the half marathon. Well done."

Kenya's Dennis Kipayano won the marathon, followed by Ethiopia's Ulpana and Magistyo. Lieutenant Governor Manoj Sinha felicitated the winners and presented a cheque of ₹25 lakh to Kipayano. Sinha said the marathon had become one of India's most prestigious races within two years, adding that it would serve as a major economic catalyst for the tourism sector.

Director Tourism Raja Yaqoob said the event was the Valley's biggest since the April 22 Pahalgam attack, stressing that "terrorism cannot break the spirit of J&K." Actor Sunil Shetty said Bollywood is once again returning to Kashmir, calling it "one of the most beautiful places on earth."

C'garh hails Pahalgam trader who saved lives

EJAZ KAISER @ Raipur

KASHMIRI trader Nazakat Ali, who guided tourists from north Chhattisgarh's Chirmiri to safety amid the April 22 Pahalgam terror attack, received a hero's welcome as he set foot in the town on Saturday.

As the word spread about his arrival, local gathered at the Podi Square—a prominent spot in the town—and waited for hours to welcome him. Ali, who visits Chirmiri every year to sell woollen clothes, was pleasantly surprised as the crowd burst into applause and started chanting 'Nazakat Ali Zindabad' on seeing him. Local residents also burst crackers and presented him with bouquets.

48 J'khand migrants stuck in Tunisia set to return home as firm steps in

MUKESH RANJAN @ Ranchi

THE ordeal of 48 migrant workers from Jharkhand's Giridih, Bokaro and Hazaribagh districts, who have been stranded in Tunisia, North Africa, for the past several months is finally coming to an end, with their return scheduled for November 5 after intervention by Larsen & Toubro (L&T).

According to a video released by the stranded workers, they have received their pending wages, and their flight tickets have been booked by L&T. The company confirmed that all 48 workers will depart from Tunisia for Mumbai's Chhatrapati Shivaji Maharaj International Airport on November 5, from where they will travel to their respective hometowns in Jharkhand.

"On October 30, we had sent a video footage to our family and friends accusing Prem Power Constructions Limited

and Larsen & Toubro for our trouble, but the latter has nothing to do with our payments," stated one of the migrants in a fresh video message. "Despite that, Larsen & Toubro officials intervened on

October 31 and made Prem Power Constructions Limited clear our payments and book our return tickets without any conditions," he added. The migrants further expressed their gratefulness to Larsen & Toubro and apologised for unintentionally dragging the company's name into the entire episode, stating that it had nothing to do with their plight.

The salaries of the workers had allegedly been withheld for four months, leaving them without food and money. In a video message on October 30, they had appealed to the Indian government for urgent assistance in the matter and their safe return to their homes.

Following the release of the video, this newspaper highlighted their plight on October 31 and November 1, prompting action from the companies involved. L&T, which had outsourced the project to Prem Power Constructions Limited, stepped in to resolve the crisis.

According to the migrant workers, they were told that they would be working as company employees, but after landing in Tunisia, they discovered that it was a contractual job.

ANURAAG SINGH
Our correspondent in Madhya Pradesh
singhanuraag.jaurno@gmail.com

Unified exam on UPSC lines for govt jobs

A single unified examination on the lines of the exam conducted by the Union Public Service Commission (UPSC) nationally is being planned by the Madhya Pradesh government for recruitment to various government posts, CM Mohan Yadav announced recently. The aim of a single entrance exam is to avoid multiple exams conducted for different government positions, which delay the recruitment process. Yadav added that new recruitments will begin soon and that two lakh new posts will be created. Further, to expedite police recruitment, a separate board is being set up, through which as many as 20,000 posts will be filled up.

BJP veteran Paras Jain bids adieu to politics

Two years after he was denied the BJP ticket from the Ujjain North seat, six-time former MLA and ex-minister Paras Jain recently announced his decision to quit electoral politics. While making the announcement, the BJP veteran noted that there is a huge difference between elections of the past and the present era. He said reaching 75 years of age was possibly behind the denial of ticket to him in the 2023 elections. While vowing to stay loyal to the BJP, Jain said the party should always take grassroots-level workers along and not forget senior leaders. Having won six elections between 1990 and 2018, Jain had held key portfolios in successive BJP governments.

Digvijaya all praise for song by Fadnavis' wife

Former Chief Minister and Congress MP Digvijaya Singh recently heaped praise on Maharashtra CM Devendra Fadnavis' wife Amruta for her new devotional song 'Koi Bole Ram Ram, Koi Khudaye.' Sharing a video of the song on social media, the Congress veteran wrote, "Thank you, Amruta Fadnavis ji. I heard the Shabad sung by you on the words of Guru Nanak ji. It felt very good." Amruta, a former banking professional, who remains in the public spotlight in her signature style for one reason or another, had released the devotional song on October 24. Within a few days of the release, it garnered more than a staggering 4.6 million views.

One dead after explosion in counter-terror building in Northwest Pakistan

GLOBAL WEATHER

City	Max	Min		City	Max	Min	
Beijing	29	19	SNY	Los Angeles	32	19	SNY
Colombo	29	25	TDS	Melbourne	17	5	LC
Dhaka	33	25	TDS	Moscow	28	13	SNY
Dubai	44	28	SNY	New York	26	15	SNY
Houston	30	23	TDS	Singapore	32	25	TDS
Istanbul	33	21	SNY	Toronto	23	13	SNY
London	20	13	SNY	Washington	26	14	SNY

LR: Light Rain • HR: Heavy Rain • LS: Light Snow • TDS: Thundershower • LC: Light Cloud • SNY: Sunny

10 hurt in mass stabbing on UK train

LONDON

UK police arrested two suspects after a mass stabbing on a London-bound train late Saturday that left 10 people in hospital.

Armed police, backed by police cars and a fleet of ambulances, swarmed a railway station in the eastern rural town of Huntingdon, Cambridgeshire, after the alarm was raised about the attack and the train brought to a halt there.

"Ten people have been taken to hospital following a multiple stabbing on a train in Cambridgeshire," British Transport Police said on X.

Two British nationals were arrested, but one was eventually released. The police also said there was no suggestion of terrorism as the motive "at this stage". The train was running from Doncaster in the northeast to London's King's Cross Station, a busy route often packed with travellers. A witness described seeing a man with a large knife and told *The Times* newspaper there was "blood everywhere" as people hid in the washrooms. Some passengers were getting "stamped (on) by others" as they tried to run, and the witness told *The Times* they "heard some people shouting we love (you)".

Witnesses told *Sky News* they saw a man holding a large knife on the platform after the train halted. They then saw the man tasered and restrained by police.

UK Prime Minister Keir Starmer said the "appalling" incident was "deeply concerning".

"My thoughts are with all those affected, and my thanks go to the emergency services for their response," Starmer said in a statement on X.

"Anyone in the area should follow the advice of the police," Starmer added, while his interior minister Shabana Mahmood confirmed two people had been taken into custody.

Armed police were at the scene after being alerted around 7.40 pm just after the train had left the town of Peterborough.

Huntingdon station remained closed and cordoned off on Sunday, with the train, now a crime scene, still standing at the platform, which was empty except for police and forensic officers.

AFP

Police officers search the track in front of an LNER Azuma train at Huntingdon Station in eastern England on Sunday | AFP

23 dead in massive blast at Supermarket in Mexico

MEXICO CITY: A supermarket explosion killed at least 23 people in northern Mexico on Saturday, according to local officials, with investigators saying the blast was an accident possibly caused by a faulty electric transformer. "Sadly a number of the victims we've found were minors," Alfonso Durazo, governor of Sonora state, said in a video message as he announced the toll. Gustavo Salas, the state prosecutor, said most victims had died of toxic gas inhalation. He confirmed in a video shared by his office that the dead include some minors, but did not elaborate as the process of identifying the bodies was still ongoing. Salas added that 12 people were injured and treated at hospitals in the city of Hermosillo, where the explosion took place. Durazo said he had "ordered an extensive and transparent investigation to determine the causes of the incident and figure out those responsible." The prosecutor's office said in a statement that "the working assumption is that the incident was accidental, and the investigation is looking into a transformer located inside the store."

AFP

ASIA MATTERS

EVs ACCOUNT FOR 43% OF CAR SALES IN 2025

The use of electric vehicles (EVs) in Singapore is growing quickly. In the first nine months of 2025, 43% of all new cars registered were electric, up from 33.8% in 2024 and 18.2% in 2023, *The Straits Times* reported. EVs also made up 45.6% of Category A certificate of entitlement registrations in the same period, compared with 37.3% in 2024 and 15% in 2023. For Category B COEs, which are for more powerful EVs, the share was 39.8% between January and September 2025, rising from 29.7% in 2024 and 21.5% in 2023. Category A is for EVs up to 110kW, while Category B is for stronger models.

ODISHA MINING CORPORATION LIMITED
OMC House, Bhubaneswar-751001,Odisha
CIN: U13100OR1956SGC000313, www.omcltd.in

OMC | ODISHA NEW OPPORTUNITIES — Mining Happiness

CAD-2153 **E-PROCUREMENT NOTICE**

Sl. No.	NIT No.	Job Description	Availability of Tender Document	Bid Due Date
1.	OMC/E-PROC/C&P /025/2025-26, Dtd. 30/10/2025	Providing BLS (Basic Life Support) Ambulance Service along with drivers and paramedics on monthly hiring basis across various locations of OMC Ltd.	31-10-2025	29.11.2025

All other details can be seen from the Tender Document available on the e-procurement portal of the Government of Odisha (www.tendersodisha.gov.in) and on the website of OMC (www.omcltd.in). OMC reserves the right to reject any or all bids without assigning any reason thereof.

Sd/- Head (C&P)

KARNATAKA POWER TRANSMISSION CORPORATION LIMITED
KPTCL
(CIN: U40109KA1999SGC025521)

No: CEE/Tr(OP)Z/TKR/SEE/AEE-2/2025-26/8400-01, 8402-03, 8404-05, 8406-07 **Date: 29.10.2025**

TENDER NOTIFICATION (Through KPP Portal Only)

KPTCL invites tenders for the following works including Supply of Equipments/Materials, Erection (Including Civil Works), Under **Partial Turnkey Basis**, (Excluding the major Materials Such as Switchgears will be supplied by KPTCL, Testing & Commissioning will be carried out by KPTCL) & other allied works.

1) **Tender No: KPTCL/CEE/Tr(O)Z/TKR/SEE(O)/AEE-2/2025-26/Bid Enq-0063/Dtd: 09.10.2025,** for Providing New 02 no's of additional 11kV PCVCB switchgear for load bifurcation at **66/11kV sub-station, Baguru** under 220kV RS & SS Chitradurga.

2) **Tender No: KPTCL/CEE/Tr(O)Z/TKR/SEE(O)/AEE-2/2025-26/Bid Enq-0064/Dtd: 10.10.2025,** for Providing New 03 no's of additional 11kV PCVCB switchgear for load bifurcation at **66/11kV sub-station, Garaga** in 220kV RS & SS division, Chitradurga.

3) **Tender No: KPTCL/CEE/Tr(O)Z/TKR/SEE(O)/AEE-2/2025-26/Bid Enq-0062/Dtd: 10.10.2025,** for Providing New 02 no's of additional 11kV MCVCB switchgear for load bifurcation at **220/66/11kV Receiving Station, Chitradurga.**

4) **Tender No: KPTCL/CEE/Tr(O)Z/TKR/SEE(O)/AEE-2/2025-26/Bid Enq-0065/Dtd: 10.10.2025,** Providing New 02 no's of additional 11kV PCVCB switchgears at **66/11kV sub-station, Malladihalli,** in 220kV RS & SS Division, Chitradurga.

The detailed information regarding subject enquiry in KPP portal can be obtained by logging on to KPTCL website **https://kptcl.karnataka.gov.in** on hyperlink "E Procurement KPTCL" **https://kppp.karnataka.gov.in** on or after **03.11.2025** and other details can be obtained from the office of the undersigned.

Sd/- **Chief Engineer, Elec., Trans (Operations) Zone, KPTCL, "Prasarana Bhavana", 1st Floor, Tumakuru 66/11kV S/s Premises, Tumakuru-572 103.**

PUBLIC NOTICE

The public are hereby notified that our clients that,

1. **Sri. B. Raj Kumar,** Aged about 61 years, Son of late Sri. Bommanna, Residing at No.10/3, Vayuputra Nilaya, 15th Main, 17th Cross, 5th phase J P Nagar Bangalore-560078
2. **Smt. Sathyavathy. M,** Aged about 52 years, Wife of B. Rajkumar, Residing at No.10/3, Vayuputra Nilaya, 15th Main, 17th Cross, 5th phase J P Nagar, Bangalore-560078

Are owners of the property eastern and the western portion of the immovable Property bearing No.8 and 9, Khatha No.74/8 (old No.74/8.9) situated at Kothanur Village, Uttarahalli Hobli, Bangalore south Taluk,

They have represents that they are the sole and absolute owners in peaceful possession and enjoyment of the entire schedule properties, and they have offered to sell the entire schedule property in favour of

1. **Sri. SRINIVAS S,** Son of R. Shivasubramani, Aged about 35 years, Residing at No.17, 1st floor, Yellappa Street, Chikkamavalli, Bangalore-560004
2. **Sri. T. MANI KANTAN,** Son of K.Thangavelu, Aged about 34 years, Residing at No.9, GRK Nilayam, 2nd floor, Yellappa Street, Chikkamavalli, Bangalore-560004

Any person objecting for the proposed purchase or having any right in the said property may lodge their objections and/or claims with the undersigned with supporting documents within 30 days from the date of publication of this public notice. Objections and/or claims received thereafter will not be in any way binding on them and they will proceed to purchase the below mentioned property, as if there are no claimants or objections

SCHEDULE 'A' PROPERTY

All that piece and parcel western portion of the immovable **Property bearing No.8 and 9,** Khatha No.74/8 (old No.74/8.9) situated at **Kothanur Village, Uttarahalli Hobli, Bangalore south Taluk,** measuring **east to west 28.5 feet, and north to south 40 feet, totally measuring 1140 sq. ft.,** along with building consisting of ground, first and second each floor measuring **7 squares, totally measuring 21 squares** having RCC roofing, mosaic tiled flooring, jungle wood doors and windows, along with electricity, water and sanitary connection, presently coming within the jurisdiction of the BBMP ward No.194-Gottigere, EPID No.1960814709, No.8 and 9, Municipal No.318/74/8/9, Kothanur Village to Kottanur Dinne Main road, Kothanur, Bangalore. and bounded on the

East by : Passage then eastern portion of the same property
West by : Road, **North by:** Road ; and, **South By:** Property No.16

SCHEDULE 'B' PROPERTY

All that piece and parcel Eastern portion of the immovable **Property bearing No.8 and 9,** Khatha No.74/8 (old No.74/8.9) situated at **Kothanur Village, Uttarahalli Hobli, Bangalore south Taluk,** measuring **east to west 26.5 feet, and north to south 40 feet, totally measuring 1060 sq. ft.,** along with building consisting of ground, first and second each floor **measuring 7 squares, totally measuring 21 squares** having RCC roofing, mosaic tiled flooring, jungle wood doors and windows, along with electricity, water and sanitary connection, presently coming within the jurisdiction of the BBMP ward No.194-Gottigere, EPID No.6603212946, No.8 and 9, Municipal No.34/74/8/9, Kothanur village to Kottanur Dinne Main road, Kothanur, Bangalore.. and bounded on the

East by: Property No.7, **West by :** Passage then Western portion of the same property
North by: Road ; and, **South by :** Property No.17

A. VIJIKUMAR, ADVOCATE
M/s. NEXT GEN LEGAL SERVICES
No.15, 1st Floor, Roopa Complex, B.K. Mariappa Charities Building,
Sri. Shivaganga Mutt Cross Road, 3rd Main Road, Chamarajpet, Bangalore-560018
Ph:9845309040 Bangalore Date : 01.11.2025

E-AUCTION SALE NOTICE of PIGEON APPLIANCES PRIVATE LIMITED (in LIQUIDATION)
CIN: U31909KA2003PTC031896 Reg. Office: NO. 28, 1ST FLOOR, AREHALLI VILLAGE UTTARAHALLI HOBLI, NEAR MARUTHI GARMENTS BANGALORE – 560061 KARNATAKA, Email: paplcliquidator@gmail.com, ipkpraju@gmail.com.

E-AUCTION SALE NOTICE UNDER COMPANIES ACT, 2013.

Notice is hereby given to the public in general under Companies Act, 2013 and the Winding Up Rules, 2020 made thereunder that the Company-Assets of the PIGEON APPLIANCES PRIVATE LIMITED (in Liquidation) ("Company") is being proposed to be sold on "Mode of Sale" Basis under Regulations 32 (a) to (f) of the Insolvency and Bankruptcy Board of India (Liquidation Process Regulations), 2016 on **"AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS"** AND **"WITHOUT RECOURSE BASIS"** through e-auction platform. The said proposition for disposition is without any kind of warranties and indemnities.
The bidding of the assets stated in the below table shall take place through online e-auction service provider, Auction Tiger website https://ncltauction.auctiontiger.net/

Site Visit/Inspection, Submission of Requisite Forms, Affidavits, Declaration etc., by the Prospective Bidder.	**From 03-11-2025 To 23-11-2025.**
Last Date for Submission of EMD.	**25-11-2025 by 5:00 PM.**
Date and Time of E-Auction with unlimited extension of 5 minutes for incremental bids	**28-11-2025 10 A.M. To 1 P.M.**

Sl.	Following Group/Lot of Assets Available for Sale in E-Auction	Reserve Price (INR) (in Lakhs)	EMD (INR) (in Lakhs)
1.	Movable Assets situated at Office: No. 28, 1ST FLOOR, AREHALLI VILLAGE UTTARAHALLI HOBLI, NEAR MARUTHI GARMENTS BANGALORE – 560061	17,20,125.00	1,72,013.00

The Brief Particulars of sale are as follows:
The E-Auction will be with unlimited extension of 5 minutes for incremental bids.
The BID Increment amount is Rs.5 Lakhs for Sl.No.1.
Interested applicant may refer to complete E-Auction Process Information Document containing details with respect to e-auction Bid Application Form, Declaration and Undertakings, Other Forms, Terms and Conditions with respect to the sale of assets and its online auction sale available on the e-auction platform AUCTION TIGER via website https://ncltauction.auctiontiger.net/ and also on the website of the Corporate Debtor at https://www.papliqn.in.
The schedule of Payments for the successful bidder shall be as under:
IBBI (Liquidation Process) Regulation 33 Schedule-I Mode of Sale states that Balance Sale Consideration shall be paid before 90 days. However, the payment of balance sale consideration after 30 days from the date of declaration of successful bidder shall attract interest at the rate of 12%. Provided further that the sale shall be cancelled if the payment is not received within ninety (90) days.
The Liquidator has the right to accept or reject or cancel any bid or extend or modify any terms of the E-Auction at any time without assigning any reason. For any query regarding e-auction bidding, Contact: 079-68136880/881/837/842
Email - support@auctiontiger.net or can be obtained through an email at- ecliquidation@gmail.com or contact – 9426328298 and for asset / sale related issues please contact Mr. Konduru Prasanth Raju, Liquidator at +91-9980591019 or e-mail at paplcliquidator@gmail.com.

Sd/- KONDURU PRASANTH RAJU,
Company Liquidator in the matter of PIGEON APPLIANCES PRIVATE LIMITED (in Liquidation),
Reg. No. IBBI/IPA-002/IP-N00708/2018-2019/12200.

Place : Bangalore
Date : 03.11.2025

CSB Bank Trusted Heritage Smart Future
(Registered Office : Thrissur)
ASSET RECOVERY BRANCH : 2nd Floor, Siva Complex, 54- Old Post Office Road, Coimbatore 641 018,
Phone : 0422-2383055, 9072601307, E-mail : arbcbe@csb.co.in

POSSESSION NOTICE
(for Immovable property)
under Rule 8(1) of the Security Interest (Enforcement) Rules -2002

Whereas, the undersigned being the Authorized Officer of **CSB Bank Ltd.,** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued a demand notice dated **22.04.2025** calling upon the **Borrower/Guarantor : M/s.Chemwood, Represented by its Proprietor : Mr.Shaji P Kunju,** No.984, 5th Cross, HRBR 1st Block, Ring Road, Kalyan Nagar Bangalore - 43 (Residential Address : **Mr.Shaji P Kunju,** S/o.P.M.Kunju, Sapthagiri Nivas, First Floor, Anugraha Rose Layout, Near Bidrahalli Village, Bangalore - 560 049) and **Mr.Simi Shaji, Mr.Shaji P Kunju,** Sapthagiri Nivas, First Floor, Anugraha Rose Layout, Near Bidrahalli Village, Bangalore - 560 049 to repay the amount mentioned in notice being a sum of **Rs.17,42,497.81as on 31.03.2025** with subsequent interest , cost and expenses within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under section 13 (4) of the Said Act read with rule 8 of the Security Interest (Enforcement Rules), 2002 **on this the 28th day of October, 2025.**

The Borrower/Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of **CSB Bank Ltd.** for an amount of **Rs. 18,61,740.81 (Rupees Eighteen Lakhs Sixty One Thousand Seven Hundred Forty and Paise Eighty One Only)** towards the financial facilities **as on 30.09.2025** with subsequent interest and cost.

The borrower's attention is invited to provisions of sub- section (8) of section 13 of the Act, in respect of time available to redeem the secured assets.

(Details of Immovable Property)

All that part and parcel of land admeasuring 1620 Sq.Ft with all other improvements comprised under Survey No.33/3A in Plot No.86, Khatha No.113 at Manjog Layout, Kethiganahalli Village, Bidadi Hobli, Ramanagaram Taluk, Bangalore District in the name of Mr.Shaji P Kunju. **Bounded on :** North by : Sit No.113/87, East by : S.No.26, South by : Site No.113/85, West by : Road.

Date : 28.10.2025 **AUTHORISED OFFICER CSB BANK LTD.**

IN THE COURT OF THE HON'BLE CITY CIVIL & SESSION JUDGE, AT BANGALORE (CCH-27)
P & S. C. NO.572/2025

B.V.USHA D/o. SRI B.V.VENKATARAMA SASTRY, AGED ABOUT 65 YEARS, RESIDING AT NO.21, 7th CROSS, N.R. COLONY, GAVIPURAM EXTN., BENGALURU 560 019. AADHAAR NO. 6635 6345 9865 ...PETITIONER
-VS-
NIL ....RESPONDENT/S

PUBLIC NOTICE

The above named Petitioner has filed the above petition under section 276 of the Indian Succession Act for grant of probate of the WILL executed by Late Miss. B.V. ANNAPURNA D/o. SRI B.V.VENKATARAMA SASTRY, NO.21, 7th CROSS, N.R. COLONY, GAVIPURAM EXTN., BENGALURU 560 019 (who died on 12-06-2024 at Bengaluru), in favour of her sister petitioner, B.V.USHA, D/o. SRI B.V.VENKATARAMA SASTRY, AADHAAR NO. 6635 6345 9865.
If any person claiming to the estate of the deceased they may appear before the Hon'ble Court of City Civil & Session Judge Court at Bangalore (CCH-27) on 26th day of November 2025 at 11.00 A.M. either in person or through the authorised Counsel. If fail to appear, the same will be heard and determined as exparte.

SCHEDULE

"All that piece and parcel of 50% undivided right, title and interest in house property bearing No. 1770, formed by the Bengaluru Development Authority situated at 4th Block, Banashankari 6th Stage Layout, Bengaluru, measuring East to West 12 Mtrs. and North to South 09 Mtrs. in all measuring 108 Sq. Mtrs. and bounded on East by Road, West by Site No. 1714, North by Site No. 1769 and South by Site No. 1771 With two independent residential houses, one each at ground floor and at first floor, in all measuring 1,950 Sq.fts.; having Bengaluru Development Authority (BDA) assigned PID No. 3320040925 connected with all civic amenities".
Given under my hand and the seal of this court on 29.10.2025.

By Order of the Court
Sd/- Senior Sheristedar, City Civil Court Bengaluru
Sd/- NARJI A. SADANANDA, Advocate, No. 41, Second Floor 1st Main Road, Nagendra Block, Bsk 1st Stage, Srinagara, BENGALURU-56050.

BEFORE THE DEBTS RECOVERY TRIBUNAL-II AT BANGALORE
(4th Floor, Telephone House Building Raj Bhavan Road, Bangaluru)

OA No 1388 of 2020

Summons under sub-section (4) of section 19 of the Act, read with sub-rule (2A) of rule 5 of the Debt Recovery Tribunal (Procedure) Rules 1993.

UCO BANK, CANTONMENT BRANCH
-VS-
Mr. Mohd AYUB HUSSAIN and others

SUMMONS

SUMMONS ISSUED UNDER RULE 23 (VII) OF THE DEBTS RECOVERY TRIBUNAL (PROCEDURE) RULES, 1993 BY WAY OF PAPER PUBLICATION

1. **Mr MOHAMMED AYUB HUSSAIN,** S/o Mr Mohammed Hussain, Residing at Flat No T-301, Tulip Manor Apartment, 80 Feet Road, 1st Block, 2nd Stage, HBR layout, Bangalore 560043.
2. **Ms FAUZIA BEGUM,** (Legal Heir of deceased Late Mrs Shaheen Taj), D/o Mr Mohammed Ayub Hussain, Residing at No 293, 8th Cross, 3rd Stage, Pillanna Garden Layout, BANGALORE - 560 045
3. **Mr ANEES AYMAN,** (Legal Heir of deceased Late Mrs Shaheen Taj), S/o Mr Mohammed Ayub Hussain, Aged about 20 years, Residing at No 293, 8th Cross, 3rd Stage, Pillanna Garden Layout, BANGALORE - 560 045
4. **Ms RIDA FATIMA,** (Legal Heir of deceased Late Mrs Shaheen Taj), D/o Mr Mohammed Ayub Hussain, Residing at No 293, 8th Cross, 3rd Stage, Pillanna Garden Layout, BANGALORE-560 045

Minor represented by her natural guardian father
Mr Mohammed Ayub Hussain,

WHEREAS, the Applicant has instituted an Application under section 19 of the Recovery of Debts Due to Banks and Financial Institutions Act, 1993, against you for recovery of **1,52,21,982/- (Rupees One Crore Fifty-Two Lakh Twenty-One Thousand Nine Hundred and Eighty-Two Only)** together with current and future interest and for other relief. The above-mentioned defendants are required to appear before this Tribunal in person or through an Advocate in support of their defence to show cause **on 1/12/2025 at 10.30 a.m (forenoon)** as to why reliefs prayed for should not be granted. Take notice that
in case of default, the Application will be heard and determined in your absence.
Take notice of interim relief sought.
Given under my hand and seal of this Tribunal on this, the **31st day of October 2025.**

Sd/- Registrar,
DEBTS RECOVERY TRIBUNAL-II
Bangalore

Every Friday with THE NEW INDIAN EXPRESS
INDULGE
Your Guide to Spicy Living

DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act.) read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002 (the said Rules). In exercise of powers conferred under Section 13(2) of the said Act read with Rule 3 of the said Rules, the Authorised Officer of IIFL Home Finance Ltd. (IIFL HFL) (Formerly known as India Infoline Housing Finance Ltd.) has issued Demand Notice under section 13(2) of the said Act, calling upon the Borrower(s), to repay the amount mentioned in the respective Demand Notice(s) issued to them. In connection with above, notice is hereby given, to the Borrower(s) to pay within 60 days from the publication of this notice, the amounts indicated herein below, together with further interest from the date(s) of Demand Notice till the date of payment. The detail of the Borrower(s), amount due as on date of Demand Notice and security offered towards repayment of loan amount are as under:-

Name of the Borrower(s)/ Guarantor(s)/	Demand Notice Date & Amount	Description of Secured asset (immovable property)
Mr. Zeeshan Ali, Heritage Silk Mr. Liyakat Ali Mrs. Reshma Banu **(Prospect No. 976851)**	**08-Oct-2025, Rs.1629202.38/-** (Rupees Sixteen Lakh Twenty Nine Thousand Two Hundred Two Only)	All that piece and parcel of the property being: 523, 523, Kotipura, Amanikere Ramanagara, Ramanagar, Channapatna, 562159, Karnataka,india Area Admeasuring (IN SQ. FT.): Property Type: Land_Area Property Area: 2880.00, 289, 341 Bounded By North:Municipal Road SouthGali EastHouse Of Iliyaz WestHouse Of Quthbuddin
Mr. Mahadevaswamy Harishkumar Mrs. Nagendraswamy Pushpalatha **(Prospect No. IL10103936)**	**08-Oct-2025, Rs.2147915/-** (Rupees Twenty One Lakh Forty Seven Thousand Nine Hundred Fifteen Only)	All that piece and parcel of the property being: E swathu No. 152900203701421390, Property No. 3292/54, Harohalli Village, Kanakapura Taluk, Ramanagar District, Karnataka-562112 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area, Built_Up_Area, Carpet Area Property Area: 660.00, 1479.00, 1257.00 Bounded By North:Private Property South Road East Private Property West Private Property
Mrs. Sultana Mr. Ameer Pasha **(Prospect No. IL10252395)**	**10-Oct-2025, Rs.1038300/-** (Rupees Ten Lakh Thirty Eight Thousand Three Hundred Only)	All that piece and parcel of the property being: site no 152900401002020262, khaneshumari khatha no 50/375/C, situated at vaderhalli village, Ramnagar tq, and district, Karnataka - 562159 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area, Built_Up_Area, Carpet_Area Property Area: 425.00, 638.00,425.00 Bounded By North:Road South House Of Vishkantayya East Site Of Ameer Pasha West House Of Noor Saab
Mr. Krishna Bettegowda Mrs. Besagarahalli Venkateshiah Mamatha Milk Business, **(Prospect No. IL10278192)**	**11-Sep-2025, Rs.760614.17/-** (Rupees Seven Lakh Sixty Thousand Six Hundred Fourteen Only)	All that piece and parcel of the property being: Property No.24/265/16, E-Swattu No. 152900100900600448, Harokoppa Gram Panchayat, Puttegowdanadoddi Village, Chennapatana Taluka, Ramanagara District, Karnataka- 562160 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area, Built_Up_Area Property Area: 2894.00, 2608.00 Bounded By North: Own Land SouthRoad EastHouse Of Sampu Thammayya WestHouse Of Sampu Bettappa
Mrs. Chandramma Mr. Prashanth **(Prospect No. IL10275431)**	**09-Oct-2025, Rs.1242947/-** (Rupees Twelve Lakh Forty Two Thousand Nine Hundred Forty Seven Only)	All that piece and parcel of the property being: Property no.110/15, E Swathu no. 152900203200520026 situated at Anthegowdanadoddi Village, Kanakapura tq, Ramanagara dist, Karnataka. - 562119 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area, Built_Up_Area, Carpet_Area Property Area: 1200.00, 1800.00, 1530.00 Bounded By North: House Of Kempamma South House Of Ramachandra East Property Of Kempegowda West Road
Mr. Ramachandra Ramanna Mrs. Mangala M Rahul Fancy Store **(Prospect No. IL10279915)**	**23-Sep-2025, Rs.924929/-** (Rupees Nine Lakh Twenty Four Thousand Nine Hundred Twenty Nine Only)	All that piece and parcel of the property being: Katha no.414/156/118, Old Katha no.55/1 situated at Kenchanakuppe Village, Bidadi Hobili, Ramanagara tq, Ramanagara dist, Karnataka. -562109 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area Property Area: 728 Bounded By North:House Of Narasimhamurthy South Passage East House Of G Appaji West Road
Mr. Hottigana Hosahalli Ramachandra Gowda Anil Mr. Honne Gowda Ramachandra Mrs. Thayamma **Prospect No. IL10301061)**	**23-Sep-2025, Rs.822376/-** (Rupees Eight Lakh Twenty Two Thousand Three Hundred Seventy Six Only)	All that piece and parcel of the property being: Property no.224/222, E Swathu no. 152900100600500236 situated at Hottaganahosahalli Village, Channapatna tq, Ramanagara dist, Karnataka.-562160 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area, Built_Up_Area Property Area: 1640.00, 1625.00 Bounded By North:Road SouthVenkatesh Property EastOwn Property WestOwn Property
Miss. Hanumanthapura Giriyappa Chikkathayamma Mr. Bommaiah **(Prospect No. IL10321613)**	**15-Sep-2025, Rs.404742/-** (Rupees Four Lakh Four Thousand Seven Hundred Forty Two Only)	All that piece and parcel of the property being: Property no.230/20/16, E Swathu no. 152900103101120188 situated at Vandra Guppe Village, Channapattana taluk, Ramanagara district, Karnataka - 562160 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area, Built_Up_Area Property Area: 900.00, 895.00 Bounded By North:Road SouthKalamma House EastAnnayya House WestLakshmi House
Mr. Thagachagere Ravi Nithin Mrs. Shashikala **(Prospect No. IL10367800)**	**09-Oct-2025, Rs.1176553/-** (Rupees Eleven Lakh Seventy Six Thousand Five Hundred Fifty Three Only)	All that piece and parcel of the property being: Property no.80/30, E Swathu no. 152900103000502731 situated at Mangalavarapete Village, Channapattana tq, Ramanagara dist, Karnataka 562160 Area Admeasuring (IN SQ. FT.): Property Type: Land Area_ Builtup Area_ Carpet Area Property Area: 1284.90, 2248.00, 1798.00 Bounded By North: Site No. 31 South Site No. 29 East Road West Private Property
Mrs. Anitha Sri Nanjundeshwara Vegetables And Fruits Mr. Nagaraju Mr. Nagaraju Sagar **(Prospect No. IL10622164)**	**23-Sep-2025, Rs.1733470.44/-** (Rupees Seventeen Lakh Thirty Three Thousand Four Hundred Seventy Only)	All that piece and parcel of the property being: Property Bearing Property No. 164/30/118/122/1/E, E Swathu No. 152900204300620266, Situated At Chikkasandra Village, Kanakapura Taluk, Ramnagar District, Karnataka- 562121 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area, Built_Up_Area Property Area: 736.00, 609.00 Bounded By North:Property Of Shivanna SouthProperty Of Devaki EastHouse Of Davalat Rao West5 Feet Road
Mr. Imtiyaz Pasha Mrs. Shabana Taj Imb Silk Trade **(Prospect No. IL10753693)**	**10-Oct-2025, Rs.1679754.68/-** (Rupees Sixteen Lakh Seventy Nine Thousand Seven Hundred Fifty Four Only)	All that piece and parcel of the property being: Property Bearing Northern Portion Of Municipal Khata No. 474/631/2, PID NO. 12-2-516-213C & Southern Portion Of Municipal Khata No. 474/631/2, PID NO. 12-2-516-213C, Ward No. 12, Block. No. 2, Situated At 5th Main Road, Kottipura Amaniker, Ramnagar Taluk & District, Karnataka. - 562159. Area Admeasuring (IN SQ. FT.): Property Type: Land_Area,Carpet_Area. Property Area: 1200.00,1200.00 Bounded By North:Vacant Site SouthCommon Passage And Thereafter Residential Property EastRoad WestResidential Property
Mr. Abdul Jabbar Mr. Mohammed Shafiulla Mrs. Gulab Jan Mrs. Raphiunnissa National Engineering Works **(Prospect No. IL10287479)**	**23-Sep-2025, Rs.1605875/-** (Rupees Sixteen Lakh Five Thousand Eight Hundred Seventy Five Only)	All that piece and parcel of the property being: Municipal Khatha Khaneshumari no 827/2251/2056, situated at Ijuru town, Ramnagar town, Bangalore District, karnataka - 562159 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area, Built_Up_Area Property Area: 1350.00, 720.00 Bounded By North:Site Of Ibrahim Saab SouthRoad EastSite Of Mujib WestRoad
Mr. Venkatesh Shivananda Mrs. Chaluvaiah Girija **(Prospect No. IL10585774)**	**08-Oct-2025, Rs.2380273/-** (Rupees Twenty Three Lakh Eighty Thousand Two Hundred Seventy Three Only)	All that piece and parcel of the property being: Property Bearing Western Portion Of Site No. 70, New Bbmp Khata No. 55/4-70, Old Khata No. 55/4, Situated At Gollahalli Village, Uttarahalli Hobli, Bangalore South Taluk, Bangalore, Karnataka - 562123 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area, Carpet_Area, Built_Up_Area Property Area: 726.00, 552.50, 650.00 Bounded By North:Road SouthOthers Property EastRemaining Portion Of Same Property Belonging To Rangaiah WestPropety No. 71
Mrs. Kumar Ashakiran Acro Farm Private Limited Mr. Muniswamy Kumar Mr. Rajanna Rohit Raj **(Prospect No. IL10616275)**	**10-Oct-2025, Rs.1643066/-** (Rupees Sixteen Lakh Forty Three Thousand Sixty Six Only)	All that piece and parcel of the property being: Eastren Portion Of Site No. 8/2-21, Khatha No. 660, Bomanahalli Village, Beguru Hobli, Bangalore South, Bangalore District, Karnataka - 560068 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area,Carpet_Area,Built_Up_Area Property Area: 620,791.00 ,930.00 Bounded By North:17 Feet Cc Road SouthOthers Property EastSite No. 20 WestRemaining Portion
Mrs. Narayana Kusuma Ramjettech, Mrs. Almelamma C **(Prospect No. IL10268280)**	**08-Oct-2025, Rs.2585325.4/-** (Rupees Twenty Five Lakh Eighty Five Thousand Three Hundred Twenty Five Only)	All that piece and parcel of the property being: Eastern Portion of Site no.82, Katha no.692, in Sy.no.57 situated at Laggere Village, Yeshwanthapura Hobli, Bangalore North tq, Karnataka. - 560091 Area Admeasuring (IN SQ. FT.): Property Type: Land_ Area, Built_Up_Area, Carpet_Area. Property Area: 840.00, 1470.00,1249.00 Bounded By North: Road SouthProperty East Site No.81 West Western Portion Of Site No.82
Mr. Jalal Aqiburrahman Mrs. Tamanna Fathima **(Prospect No. IL10122135)**	**08-Oct-2025, Rs.5264687/-** (Rupees Fifty Two Lakh Sixty Four Thousand Six Hundred Eighty Seven Only)	All that piece and parcel of the property being: A2318, Floor No. 23, T1A, TOWER-1A, Sy.Nos.231, 232, 232, New No.233, 281, 282, 284, New No.2853014, New 3034, 283, New 286, 293, 307, 307, New 3036307, New 3037, 308, 309, 3010, 3011, 3012, 3012, New 30323013 of Thirupalya Village, Sy. Nos.47, 48, Maragondanahalli Village, Sy.No.273 of Hulimangala Village, Jigani Hobli, Anekal Taluk, Bangalore, District, Karnataka-560099 Area Admeasuring (IN SQ. FT.): Property Type: Saleable_Area, Carpet_Area Property Area: 1150.00, 805.00 Bounded By North:As Per The Title Documents And Technical Report SouthAs Per The Title Documents And Technical Report EastAs Per The Title Documents And Technical Report WestAs Per The Title Documents And Technical Report
Mr. Navneet Kumar Jha Mrs. Neha Kumari Singh **(Prospect No. IL10138778)**	**08-Oct-2025, Rs.4332119/-** (Rupees Forty Three Lakh Thirty Two Thousand One Hundred Nineteen Only)	All that piece and parcel of the property being: A2116, Floor No. 21, T1A, TOWER-1A, Sy.Nos.231, 232, 232, New No.233, 281, 282, 284, New No.2853014, New 3034, 283, New 286, 293, 307, 307, New 3036307, New 3037, 308, 309, 3010, 3011, 3012, 3012, New 30323013 of Thirupalya Village, Sy. Nos.47, 48, Maragondanahalli Village, Sy.No.273 of Hulimangala Village, Jigani Hobli, Anekal Taluk, Bangalore, District, Karnataka-560099 Area Admeasuring (IN SQ. FT.): Property Type: Saleable_Area, Carpet_Area Property Area: 1000.00, 700.00 Bounded By North:As Per The Title Documents And Technical Report SouthAs Per The Title Documents And Technical Report EastAs Per The Title Documents And Technical Report WestAs Per The Title Documents And Technical Report
Mr. Sivaramakrishnan Mrs. Raghupathy Kanchana **(Prospect No. IL10130197)**	**08-Oct-2025, Rs.4197570/-** (Rupees Forty One Lakh Ninety Seven Thousand Five Hundred Seventy Only)	All that piece and parcel of the property being: A2139, Floor No. 21, T1A, TOWER-1A, Sy.Nos.231, 232, 232, New No.233, 281, 282, 284, New No.2853014, New 3034, 283, New 286, 293, 307, 307, New 3036307, New 3037, 308, 309, 3010, 3011, 3012, 3012, New 30323013 of Thirupalya Village, Sy. Nos.47, 48, Maragondanahalli Village, Sy.No.273 of Hulimangala Village, Jigani Hobli, Anekal Taluk, Bangalore, District Karnataka-560099 Area Admeasuring (IN SQ. FT.): Property Type: Saleable_Area, Carpet_Area Property Area: 950.00, 665.00 Bounded By North:As Per The Title Documents And Technical Report SouthAs Per The Title Documents And Technical Report EastAs Per The Title Documents And Technical Report WestAs Per The Title Documents And Technical Report
Mr. Tiptur Shreenivasa Arjun Mahalakshmi Kum Kum Stores Mrs. Balakrishna Sujatha **(Prospect No. IL10117553)**	**08-Oct-2025, Rs.4482800/-** (Rupees Forty Four Lakh Eighty Two Thousand Eight Hundred Only)	All that piece and parcel of the property being: A1830, Floor No. 18, T1A, TOWER-1A, Sy.Nos.231, 232, 232, New No.233, 281, 282, 284, New No.2853014, New 3034, 283, New 286, 293, 307, 307, New 3036307, New 3037, 308, 309, 3010, 3011, 3012, 3012, New 30323013 of Thirupalya Village, Sy. Nos.47, 48, Maragondanahalli Village, Sy.No.273 of Hulimangala Village, Jigani Hobli, Anekal Taluk, Bangalore, District, Karnataka-560099 Area Admeasuring (IN SQ. FT.): Property Type: Saleable_Area, Carpet_Area Property Area: 1000.00, 700.00 Bounded By North:As Per The Title Documents And Technical Report SouthAs Per The Title Documents And Technical Report EastAs Per The Title Documents And Technical Report WestAs Per The Title Documents And Technical Report
Mr. Naveen Prakash Patil Mr. Prakash Patil Mrs. Hema Patil **(Prospect No. IL10038442)**	**10-Oct-2025, Rs.1702279/-** (Rupees Seventeen Lakh Two Thousand Two Hundred Seventy Nine Only)	All that piece and parcel of the property being: Flat No 18 , 9th Floor , A2 Tower Gm Ambitious Enc, Maragondanahalli Village Jigani Hobli, Jigani Hobli Anekal Taluk Bangalore, Bangalore, Karnataka - 560100 Area Admeasuring (IN SQ. FT.): Property Type: Carpet_Area, Super_Built_Up_Area Property Area: 325.00, 500.00 Bounded By North:As Per The Title Documents And Technical Report SouthAs Per The Title Documents And Technical Report EastAs Per The Title Documents And Technical Report. WestAs Per The Title Documents And Technical Report
Miss. Saon Bhakta Mr. Subhash Chandra Bhakta Mrs. Minati Bhakta **(Prospect No. IL10028737)**	**10-Oct-2025, Rs.2190629/-** (Rupees Twenty One Lakh Ninety Thousand Six Hundred Twenty Nine Only)	All that piece and parcel of the property being: Flat No C-03-08, Tower C, Gm Ambitious Encl, Maragondanahalli Village, Jigani Hobli,, Anekal Taluk, Bangalore, Bangalore, Karnataka - 560099 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area, Carpet_Area, Super_Built_Up_Area Property Area: 198.00, 643.00, 990.00 Bounded By North:As Per The Title Documents And Technical Report SouthAs Per The Title Documents And Technical Report EastAs Per The Title Documents And Technical Report WestAs Per The Title Documents And Technical Report
Mr. Kiran Samuel Utukuri Mrs. Lavanya Kiran Utukuri **(Prospect No. IL10037861)**	**10-Oct-2025, Rs.1380952/-** (Rupees Thirteen Lakh Eighty Thousand Nine Hundred Fifty Two Only)	All that piece and parcel of the property being: Flat No 28, 15 Floor Tower A3 Gm Ambitious Enclave, Maragondanahalli Village Jigani Hobli, Jigani Hobl, Anekal Taluk Bangalore, Bangalore, Karnataka, Indi, Bangalore, Karnataka - 560100 Area Admeasuring (IN SQ. FT.): Property Type: Carpet_Area, Super_Built_Up_Area Property Area: 325.00, 500.00 Bounded By North:As Per The Title Documents And Technical Report SouthAs Per The Title Documents And Technical Report EastAs Per The Title Documents And Technical Report. WestAs Per The Title Documents And Technical Report
Mr. Samrat Mukherjee Mrs. Anita Mukherjee **(Prospect No. IL10024341)**	**10-Oct-2025, Rs.2292058/-** (Rupees Twenty Two Lakh Ninety Two Thousand Fifty Eight Only)	All that piece and parcel of the property being: Flat No 07 6th Floor A2 Block Gm Ambitious Enclave, Thirupalya, Maragondanaghalli and Hulimangala vill, Jigani hobli, anekal taluk Bangalore, Bangalore, Karnataka - 560100 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area, Carpet_Area, Super_Built_Up_Area Property Area: 154.00, 500.00, 770.00 Bounded By North:As Per The Title Documents And Technical Report SouthAs Per The Title Documents And Technical Report. EastAs Per The Title Documents And Technical Report. WestAs Per The Title Documents And Technical Report.
Mr. Abinash Patnaik Mrs. Pratima Patnaik **(Prospect No. IL10024175)**	**10-Oct-2025, Rs.1974001/-** (Rupees Nineteen Lakh Seventy Four Thousand One Only)	All that piece and parcel of the property being: B1-02-18, GM Global Techies Town Thirupalya, Maragondanag, Attibele Hobli Anekal Taluk Bangalore, Bangalore, Karnataka - 560100 Area Admeasuring (IN SQ. FT.): Property Type: Carpet_Area, Super_Built_Up_Area Property Area: 536.00, 825.00 Bounded By North:As Per The Title Documents And Technical Report SouthAs Per The Title Documents And Technical Report EastAs Per The Title Documents And Technical Report WestAs Per The Title Documents And Technical Report
Mr. Subhas Chandra Dutta Mrs. Itishree Dutta **(Prospect No. IL10020056)**	**08-Oct-2025, Rs.3123100/-** (Rupees Thirty One Lakh Twenty Three Thousand One Hundred Only)	All that piece and parcel of the property being: NO.B1-08-18 8TH FLOOR BLOCK B1 GM AMBITIOUS ENCLAV, Thirupalya, Maragondanaghalli and Hulimangala vill, Jigani hobli, anekal taluk Bangalore, Bangalore, Karnataka - 560099 AREA ADMEASURING (IN SQ. FT.): Property Type: Land_Area, Carpet_Area, Super_Built_Up_Area Property Area: 165.00, 536.00, 825.00 Bounded By North:As Per The Title Documents And Technical Report SouthAs Per The Title Documents And Technical Report EastAs Per The Title Documents And Technical Report WestAs Per The Title Documents And Technical Report
Mrs. Shwethalatha Bangalore Muniraju Mr. Mahesh Ramaiah **(Prospect No. IL10005612)**	**10-Oct-2025, Rs.1684347/-** (Rupees Sixteen Lakh Eighty Four Thousand Three Hundred Forty Seven Only)	All that piece and parcel of the property being: Flat No C0411 4th Floor Tower 3(c) Gm Global Techi, Thirupalya Village Jigani Hobli Anekal Taluk, Bangalore Dist, Bangalore, Karnataka - 560100 AREA ADMEASURING (IN SQ. FT.): Property Type: Land_Area, Carpet_Area, Super_Built_Up_Area Property Area: 200.00, 700.00, 1000.00 Bounded By North:As Per The Title Documents And Technical Report SouthAs Per The Title Documents And Technical Report EastAs Per The Title Documents And Technical Report WestAs Per The Title Documents And Technical Report
Mr. Dinesh C S Mrs. Neethu M E **(Prospect No. IL10024437)**	**08-Oct-2025, Rs.3153367/-** (Rupees Thirty One Lakh Fifty Three Thousand Three Hundred Sixty Seven Only)	All that piece and parcel of the property being: Flat No A2-06-23 6th Floor A2 Block Gm Ambitious E, Thirupalya, Maragondanaghalli and Hulimangala vill, Jigani hobli, anekal taluk Bangalore, Bangalore, Karnataka - 560100 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area, Carpet_Area, Super_Built_Up_Area Property Area: 198.00, 643.00, 990.00 Bounded By North:As Per The Title Documents And Technical Report SouthAs Per The Title Documents And Technical Report EastAs Per The Title Documents And Technical Report WestAs Per The Title Documents And Technical Report
Mr. Syed Irfan Ahmed Mrs. Aasiya Sathuf **(Prospect No. IL10024186)**	**08-Oct-2025, Rs.3041848/-** (Rupees Thirty Lakh Forty One Thousand Eight Hundred Forty Eight Only)	All that piece and parcel of the property being: B1-05-18 Flat No 18 5th Floor B1 Block Gm Ambitiou, Maragondanahalli Village Jigani Hobli , Jigani Hobli Anekal Taluk Bangalore, Bangalore, Karnataka, 560100 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area, Carpet_Area, Super_Built_Up_Area Property Area: 165.00, 536.00, 825.00 Bounded By North:As Per The Title Documents And Technical Report SouthAs Per The Title Documents And Technical Report. EastAs Per The Title Documents And Technical Report WestAs Per The Title Documents And Technical Report.
Mr. Pandurang Sudam Ghundare Mrs. Ghundare Vaishali P **(Prospect No. IL10022364)**	**08-Oct-2025, Rs.3400712/-** (Rupees Thirty Four Lakh Seven Hundred Twelve Only)	All that piece and parcel of the property being: NO. B2-09-08 9th Floor Block B2 GM Ambitious Encla, Thirupalya, Maragondanaghalli And Hulimangala Vill, Jigani Hobli, Anekal Taluk Bangalore, Bangalore, Karnataka - 560100 Area Admeasuring (IN SQ. FT.): Property Type: Carpet_Area, Super_Built_Up_Area Property Area: 643.00, 990.00 Bounded By North:As Per The Title Documents And Technical Report SouthAs Per The Title Documents And Technical Report EastAs Per The Title Documents And Technical Report. WestAs Per The Title Documents And Technical Report
Mr. Kalaiselvam Krishnamoorthy Mrs. Bharathipriya **(Prospect No. 876485)**	**10-Oct-2025, Rs.2050507/-** (Rupees Twenty Lakh Fifty Thousand Five Hundred Seven Only)	All that piece and parcel of the property being: NO53/1, A2.04.01, GM Ambitious Enclave, Maragondanahalli Village, Jigani Hobli, Anekal Taluk, Bangalore, Bangalore, Banglore, Karnataka 560004, Area Admeasuring (IN SQ. FT.): Property Type: Carpet_Area, Super_ Built_Up_ Area Property Area: 536.00, 825.00 Bounded By North:As Per The Title Documents And Technical Report SouthAs Per The Title Documents And Technical Report. EastAs Per The Title Documents And Technical Report. WestAs Per The Title Documents And Technical Report.
Mrs. Monica Das Mr. Rajesh Kumar R **(Prospect No. 861009)**	**09-Oct-2025, Rs.1788409/-** (Rupees Seventeen Lakh Eighty Eight Thousand Four Hundred Nine Only)	All that piece and parcel of the property being: A1-06-26 6th floor, block A1 GM Ambitious Enclave, Maragondanahalli Village, Jigani Hobli, Anekal Taluk, Bangalore, Karnataka -562106 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area, Super_Built_Up_Area, Carpet Area Property Area: 100.00, 500.00, 325.00 Bounded By North: As Per The Title Documents And Technical Report South As Per The Title Documents And Technical Report East As Per The Title Documents And Technical Report West As Per The Title Documents And Technical Report
Mr. Abdul Jameel Mrs. Humaira Kauser **(Prospect No 851438)**	**09-Oct-2025, 1428978.00/-** (Rupees Fourteen Lakh Twenty Eight Thousand Nine Hundred and Seventy Eight Only)	All that piece and parcel of the property being: A3-07-18, Seventh Floor, Gm Ambitious Enclave , Maragondanahalli Village, Jigani, Hobli, Anekal, Bagalore, Karnataka, 560068 Area Admeasuring (IN SQ. FT.): Property Type: Super_Built_Up_Area, Carpet Area Property Area: 500.00, 325.00 BOUNDED BY: North: As Per The Title Documents And Technical Report South: As Per The Title Documents And Technical Report East: As Per The Title Documents And Technical Report West: As Per The Title Documents And Technical Report
Mr. Praveen Awasthi Mrs. Sonal Awasthi **(Prospect No. 785832)**	**08-Oct-2025, Rs.3830027/-** (Rupees Thirty Eight Lakh Thirty Thousand Twenty Seven Only)	All that piece and parcel of the property being: Flat No.C0703, Seventh Floor, Tower - 03 (C), GM Global Techies Town, Thirupalya Village, Jigani Hobli, Anekal Taluk, Bangalore, Karnataka - 562106 Area Admeasuring (IN SQ. FT.): Property Type: Land_Area, Carpet_Area, Super_Built_Up_Area Property Area: 230.00, 920.00, 1150.00 Bounded By North:As Per The Title Documents And Technical Report SouthAs Per The Title Documents And Technical Report EastAs Per The Title Documents And Technical Report WestAs Per The Title Documents And Technical Report

If the said Borrower fail to make payment to IIFL HFL as aforesaid, IIFL HFL may proceed against the above secured assets under Section 13(4) of the said Act, and the applicable Rules, entirely at the risks, costs and consequences of the Borrowers. For further details please contact to Authorised Officer at **Branch Office :** 1st Floor, Manjunatha Sankeerna, BM Road, Ijoor, Ramanagara-562159 Or **Corporate Office :** IIFL Tower, Plot No. 98, Udyog Vihar, Ph-IV Gurgaon, Haryana.
Place : Ramanagara, Anekal ; Date : 03.11.2025 **Sd/- Authorised Officer, For IIFL Home Finance Ltd.**

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37.5% dip in India's exports to the US during May-September 2025 from $8.8 billion in May to $5.5 billion in September, think tank GTRI said on Sunday

Is ₹5 crore corpus enough for retirement?

A realistic retirement plan starts with understanding type of investments, inflation rates, how early you start saving

DIPAK MONDAL @ New Delhi

IS ₹5 crore sufficient to sustain your financial needs after retirement? The answer depends largely on your post-retirement lifestyle — something you can estimate based on your current monthly expenses (excluding costs like children's education or EMIs), the type of investments you choose, inflation rates (both before and after retirement), and how early you begin saving.

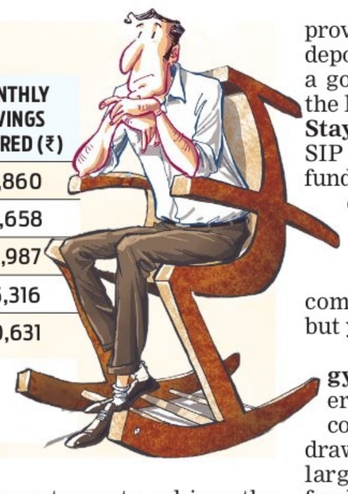
A realistic retirement plan starts with understanding these variables. By factoring in your current expenses and expected inflation, you can estimate how much you'll need by the time you retire at 60. Here we illustrate through a table, how based on the current monthly expenses, your retirement corpus can change. For simplicity, our sample scenarios assume constant returns on investments and inflation rates, to help illustrate what kind of corpus you may need (refer to the table).

KEY ASSUMPTIONS
Current age: **35** years; Retirment age: **60** years; Life expectency: **80** years

BUILDING NEST EGG

CURRENT MONTHLY EXPENSES (₹)	ANNUAL INCOME NEEDED AFTER RETIREMENT (₹)	RETIREMENT CORPUS REQUIRED (₹)	MONTHLY SAVINGS REQURED (₹)
35,000	1,802,586	29,799,421	15,860
50,000	2,575,122	42,570,601	22,658
75,000	3,862,684	63,855,901	33,987
100,000	5,150,245	85,141,202	45,316
200,000	10,300,490	170,282,404	90,631

12% Return on investment before retirement | **8%** RETURN ON INVESTMENTS AFTER RETIREMENT | **6%** INFLATION



Building retirement corpus

Start early: The sooner you begin investing, the more time your money has to grow through compounding. In the example we have taken, if one starts five year earlier at 30 years, one with current monthly expenses of Rs 1 lakh would need Rs 12,000 less monthly investment now to achieve the required retirement corpus.

Beat inflation: Choose investment avenues that consistently deliver returns higher than inflation.

So, your investment in public provident funds, employee provident fund (EPF) and fixed deposits won't help you create a good retirement corpus in the long term.

Stay consistent: A long-term SIP in multi-cap or flexi-cap funds over 15–20 years (the accumulation phase) can typically yield 12–15% annual returns. Yes, they are risky investment bets compared to an EPF or PPF, but you have to take that risk.

Post-retirement strategy: After retirement, consider placing a portion of your corpus in a Systematic Withdrawal Plan (SWP) linked to a large-cap or balanced equity fund. This ensures a steady income stream while allowing your remaining corpus to continue growing.

High healthcare cost: One must keep in mind the high healthcare cost that comes with old age.

IN CONVERSATION

K SATYANARAYANA RAJU
MD and CEO, Canara Bank

'Our profitability is better than many bigger industry peers'

CANARA Bank reported a net profit of ₹4,774 crore in Q2 FY26, up 19% year-on-year, driven by improved asset quality and growth in advances. Yet the bank's net interest income fell by 2% and net interest margin fell to 2.52%. The bank's MD and CEO **K Satyanarayana Raju** in an interaction with **Dipak Mondal** of New Indian Express explains these incongruities. Excerpts:

Q2 profit has gone up by about 18%, but your net interest income has contracted by 2%, and margins have fallen. How would you sum up your Q2 performance?
The Q2 performance is broadly at the expected level. You are right — there's a 2% cut in net interest income. This is because when the RBI reduced repo rate by 100 basis points, 46% of our portfolio, linked to the repo rate, had to be repriced immediately. However, our term deposits up to June 8 were garnered at higher interest rates — mostly for one year or 444 days — so those remain fixed. That creates a natural lag when rates fall; banks have to absorb some burden for three-four quarters. That said, if you look QoQ, our net interest income has improved by ₹132 crore between June and September, and our cost of deposits has come down by 9 basis points.

Net profit is up 18%. What's driving this consistent growth...
We've been growing steadily every quarter for the past 10–12 quarters. That's because of a clear, consistent strategy that we follow every quarter. Our surplus in the priority sector also helps. In fact, while many banks face a shortfall, we have a large surplus, which we monetise by selling PSLCs every quarter.

When do you expect deposit rates to be fully repriced?
If there are no further rate cuts, visible improvement should start from the second half of the fourth quarter — around February next year. Currently, less than 20% of deposits have been repriced because 90% of our term deposits are for one year or 444 days.

Currently, less than 20% of deposits have been repriced as 90% of term deposits are for 1 year. If there are no further rate cuts, visible improvement should start from second half

Retail and vehicle loans have grown sharply — around 30% and 25%, respectively. What's driving this?
The growth in vehicle loans was helped by GST rate cut and the festive season. There was nearly 100% growth as against the same period last year. Many customers were waiting for GST cut, and once it came, demand surged. The momentum will continue this quarter too.

What about personal loans and credit cards?
Those are not focus areas for us. Our credit card outstanding is ₹2,000 crore and personal loans about ₹12,000 crore. We lend only to customers drawing salary or pension through us — not to new-to-bank customers. That's why NPAs are just 0.35% in this segment.

Your deposit and credit growth are both around 13.5% in the first half, yet your full-year guidance remains 9–11%. Why so conservative?
We always give annual guidance and never revise it mid-year. Historically, we've always outperformed our guidance comfortably. So, while it may end up around 12–13%, we'll stick to what we announced.

Your NIM guidance was 2.8%, but it's now around 2.52%. Can you reach that level?
Realistically, no. When we gave 2.8% guidance in May, we didn't anticipate the 50 bps rate cut in June. That hit us earlier than expected, so maintaining 2.75–2.8% this year will be difficult.

Your NIM is under 3%, which is lower than some peers. How do you respond to that?
What matters more — NIM or profit? Our balance sheet size is smaller than PNB and Bank of Baroda, yet our operating profit is second only to SBI among PSBs. That's due to operational efficiency.

MONEY-WISE

IS IT A TIME TO PURCHASE GOLD?

FINANCIAL ADVICE

PV SUBRAMANYAM
writes at www.subramoney.com and has authored the best seller 'Retire Rich - Invest ₹40 a day'

AS of November 2, 2025, gold prices in India have recently corrected after a strong rally earlier in the year, particularly around the Diwali festive season in late October. The price for 24-carat gold stands at approximately ₹1,20,770 per 10 grams, down from highs near ₹1,23,000 per 10 grams just days earlier.

This pullback represents a decline of around 3% in the past week, driven by factors such as profit-booking after record highs, a stronger US dollar, easing US-China trade tensions, firmer bond yields, the end of festive demand, a slightly appreciating rupee, and reduced gold purchases by the Reserve Bank of India (RBI).

Globally, US gold futures have also dropped over 7% in the last week, reflecting similar pressures. Gold prices are influenced by a mix of domestic and global factors.

The Globaldrivers: Economic uncertainty, geopolitical tensions (e.g., ongoing tariff wars under the Trump administration), inflation hedging, central bank buying, and a weaker rupee against the USD, which increases import costs.

Domestic drivers: High demand during festivals and weddings, government policies like import duties and GST, jewelry market trends, and industrial use. Seasonal fluctuations post-Diwali often lead to short-term dips, but broader trends like de-dollarization and financial market risks support long-term appreciation.

Current headwinds: Rising interest rates could make gold less appealing compared to yield-bearing assets, while improved risk sentiment from trade deals might cap upside in the near term.

Analysts expect gold prices to trend upward through 2026, potentially reaching new highs driven by persistent macroeconomic risks and strong investment demand. Projections suggest a steady rise, with estimates pointing to an average increase influenced by RBI rate cuts and global crises, though exact figures vary (e.g., some forecasts indicate prices could climb 10-12% annual. However, short-term volatility is likely.

Gold vs. Indian Equities: Long-Term Performance ComparisonFor long-term Indian equity investors, gold serves primarily as an insurance tool rather than a direct competitor.

Gold surged on uncertainty, while equities moderated amid trade talks and earnings growth. It has shown negative correlation with Indian stocks during extreme sell-offs, reducing portfolio drawdowns by 10-20% in crises.

Projections for 2026favor equities for growth in a recovering economy (e.g., expected earnings uptick in Q3-Q4 2025), but gold could average 10-12% returns if uncertainties persist. So doing a sip in a Multi-Asset fund could be a sensible way to buy gold.

Is It a good time to buy?

Considerations for long-term Equity Investors the current price dip could present a buying opportunity for Indian investors, especially those with a long-term horizon, as experts view the pullback as a healthy consolidation rather than a reversal of the bull trend.

MONEY MATTERS

HOW TO MAKE SENSE OF THE IPO BOOM

FINANCIAL KNOWLEDGE

RAJAS KELKAR
(The author is editor-in-chief at www.moneyminute.in)

INDIAN financial markets are set for another blockbuster year of initial public offerings (IPOs). Companies and selling shareholders have mobilised over Rs 70,000 crore as of September 2025, according to the latest data from the Securities and Exchange Board of India. The cumulative amount is likely to be higher than in 2024, according to most analysts. While some companies have generated significant post-IPO returns, most are trading at or below the issue price. Overall, it is a subdued performance (IPOs), according to one analysis by Kotak Securities, a brokerage firm.

That is not stalling any momentum as more companies are tapping public markets in India. Imagine Marketing, the company behind the 'BoAT' brand of audio wearables, filed an IPO offer document last week. Aman Gupta, an investor on the popular TV show 'Shark Tank', is offering shares in the offer. Another 'Shark Tank' investor, Peyush Bansal, the founder of Lenskart, is tackling harsh scrutiny on social media about his company's share sale through another large IPO. Groww, one of India's largest stockbrokers, is set to go public this month. You are aware of the people who created these brands. You are also aware of the products they sell. Many of you would be users. Naturally, you might be inclined to invest in these businesses.

While you do that, it is essential to note that the post-IPO stock performance of some popular consumer tech companies over the past few years, such as Eternal (Zomato-Blinkit), One96 Communications (PayTm), and FSN E-commerce (Nykaa), shows that it is a grind for popular brands to please investors. The top performer among these stocks post-IPO is Eternal. It took the company two years to deliver positive returns to IPO investors. Since then, the stock has jumped multiple times.

The argument about investing in these companies was about the hot consumer-technology high-growth prospect. These companies enjoyed significant market value even though they were not making any profit. As markets put a price on tomorrow's profits, the entire valuation game was about how much money these companies can eventually make.

It is a grind for a legacy company like the Life Insurance Corporation of India, too. The government is looking to sell more stake in the insurance giant. LIC has a dominant market share in the Indian life insurance segment, and given the relatively low insurance penetration in India, growth is likely to be strong across insurance companies.

What does it mean to you?

When looking at IPOs, you may want to shift your focus from the short term to the long term. A lot of you borrow money to subscribe to hot IPOs. The idea is to take advantage of the IPO bump. However, that is not possible across any company. A reasonably good indicator could be to track demand for the company's shares seeking a listing. That is clear from the oversubscription an IPO receives. When demand for a company's shares is high, the share price tends to remain stable or even rise after the IPO.

The other thing to do is read the company's offer document. The final red herring prospectus provides a wealth of information about the industry the company operates in and its position relative to the peer group. Any business serving an underpenetrated market has better long-term prospects. The other key factor in an IPO is the quality of the management. You can watch their interviews or read about the founding team and key shareholders.

Many companies are making offers to purchase from major existing shareholders, along with new share offerings. The overall demand for shares should indicate the prospects. If there are new shareholders eager to own a part of the business, existing shareholders' selling may not be a problem. At the same time, an offer for sale is not such a bad thing. It means the company's operations do not require day-to-day financing.

EXPRESS ILLUSTRATION

'Sweden to handhold India to comply with CBAM norms'

PUSHPITA DEY @ New Delhi

SWEDEN will be helping India to develop industry and make more sustainable model that will help India cater to the rules and regulations of Carbon Border Adjustment Mechanism (CBAM), confirmed Sara Modig, state secretary, Ministry of Environment & Climate, Government of Sweden.

Even Jan Thesleff Ambassador of Sweden to India echoed similar sentiment, while being asked to what extent India can expect support from Sweden and whether Swedish government and industries will be willing to handhold Indian companies navigate through, Modig replied, "Yes, we are holding hands. That's part of our whole

collaboration and I think Sweden has been at the forefront, not only in this (auto) sector but others also, in being very open for technology transfer."

CBAM is a tax imposed on European importers if they buy products from countries whose production emits more carbon dioxide per tonne than equivalent goods manufactured within the EU.

As per the analysis by European non-profit think-tank Sandberg, Indian exporters of iron and steel to the European Union might be levied a total tariff of about € 301 million (₹3,000 cr) in CBAM fees, the highest among all countries exporting similar products to the EU. As India and European Union plan to get into a Free Trade Agreement (FTA), India has often raised concerns about CBAM and even considered it as a protectionist trade barrier, particularly for carbon intensive sector like steel and cement. However, Swedish officials assured even for such sectors , Sweden will be helping Indian to transition to a greener model.

IIHL, Invesco Mutual Fund form JV

ENS ECONOMIC BUREAU @ New Delhi

INDUSIND International Holdings Limited (IIHL), the promoter of IndusInd Bank, and Invesco Ltd. (Invesco) have completed formation of their asset management joint venture (JV) following IIHL's acquisition of a 60% ownership stake in Invesco Asset Management India (IAMI). With Invesco retaining the balance 40% stake, both IIHL and Invesco will hold joint sponsor status under the regulatory framework.

As of September 2025, IAMI is the 16th largest domestic asset manager in India with combined onshore and offshore (throughadvisory) average assets under management of ₹ 148,358 crore for the quarter ending September 2025.

Groww initial public offer: Founders, early investors to gain up to 5,100%

BENN KOCHUVEEDAN @ Mumbai

THE promoters and the early investors of Billionbrains Garage Ventures, the parent of the country's largest brokerage Groww, are going to make a killing from the ₹6,632 crore IPO that's opening on Monday because their acquisition value is only a fraction of the post-issue valuation of the company that's at ₹61,735 crore at the upper end of price band. Some of them will be making a windfall gains of up to 5,100%, while the lowest return is 1,700%.

The Bengaluru-based discount brokerage with an active client base of over 12.7 million has fixed its price band at ₹95–100 per share. The offer comprises a fresh issue of ₹1,060 crore worth of shares and an offer for sale of ₹5,574 crore,

which will be done by external investors pairing their stakes.

The four cofounders—Lalit Keshre, Harsh Jain, Neeraj Singh and Ishan Bansal—who together own 26.62% stake in the company and are not participating in the secondary sale part of the issue, but are set to earn stellar returns with the listing. For them, this is a notional gain when the company gets listed. Co-founder and CEO Lalit Keshre holds 55.91 crore shares, amounting to a 9.12% stake, which were acquired at an average cost of ₹1.96 per share. At the upper price band, his holding is valued at ₹5,591 crore as aganst ₹110 crore before the price announcement, translating into a gain of over 5,000%.

Co-founder and COO Harsh Jain owns 41.16 crore shares or 6.72% stake, acquired at an average cost of ₹2.37/share. His holding is valued at ₹4,116 crore as against his investment of ₹97.5 crore, a gain of over 4,120%.

Similarly, co-founder and chief financial officer Ishan Bansal owns 27.78 crore shares or 4.53% bought at an average cost of ₹3.18/share.

Sinner wins Paris Masters, reclaims World No 1 ranking

Jannik Sinner won the Paris Masters for the first time by defeating Felix Auger-Aliassime 6-4, 7-6 (4) on Sunday as the four-time Grand Slam champion reclaimed his position atop the world rankings. The 24-year-old's maiden crown in Paris will see Sinner return to the pinnacle of men's tennis when the ATP rankings are updated on Monday.

Shafali, who came into the side from semifinal stage, rises to the occasion to slam 87 off 78 | Deepti Sharma hits valuable 58 before returning to star with the ball in the second innings | SA skipper Laura Wolvaardt's century goes in vain as India lift their first-ever World Cup crown

WONDER WOMEN IN WONDERLAND

GOMESH S @ Navi Mumbai

HARMANPREET Kaur ran back from short covers on the 46th over of the chase, trying to catch the ball at the DY Patil Stadium. It was not just a catch, but a dream; a destiny and a World Cup. One they had been searching for decades with little luck. From the moment, she held on to it — one that dismissed South Africa's Nadine de Klerk and made them World Champions — everything came to a standstill.

Kaur ran and ran and ran in joy around the ground until she ran into Arundhati Reddy and leapt on to her. Soon they were engulfed by the rest of the team — the two South Africans in the middle of the pitch trying to make sense of it — and the tears broke. They were inconsolable.

However, unlike in 2017, where India lost to the ODI WC final in England, or in 2020, where Australia hammered them in the T20 WC, these were tears of joy. A feeling that Harmanpreet and the generations of Indian women who came before her had yearned and longed for.

The moment came right when Sunday broke into Monday and these 16 players, including Pratika Rawal who joined the team in celebrations, sitting in a wheelchair, wrote their names in history books, by bringing eternal glory to the country and the women. This win, however, did not come easy. In fact, for a while it felt like a cumulative grief had engulfed the DY Patil Stadium in Navi Mumbai. There was death knell silence among the 35,000-plus fans who had filled the stands in the hopes of watching India women lift their first ICC trophy had gone quiet thanks to South Africa skipper Laura Wolvaardt who had held fort at one end, building partnership — one after another.

India, however, did what they had to. They hung in there, patiently, waiting for the occasion to catch up with South Africa. And it did. Every once in a while someone or the other would come in and contribute — including Shafali Verma. It was a gamble Harmanpreet took against Marizanne Kapp and Sune Luus, which massively paid off. If there ever were doubts in their minds, that over, and spell from Verma would have given Harmanpreet the confidence and the belief that this is after all going to be their night. From thereon, they just kept plugging away with overs before Deepti Sharma — easily the best bowler of the tournament — once again showed up for India. She took five wickets for 39 runs, ran through the lower-order, finishing with 22 wickets in the World Cup. It was her moment as much as it was Harmanpreet's. She was there in the middle of it all during the collapse in England and the no ball against South Africa in 2022. Sunday ended up being the pinnacle of her redemption.

In many ways, that has been the storyline of the World Cup. Jemimah Rodrigues was dropped in 2022, moved around the order and missed a game in between, came to the occasion in the semifinal. Shafali did not come until the semis as an injury replacement. She failed against Australia but delivered an all-round performance on the day that mattered the most. There was Amanjot Kaur who not just provided the balance but quietly chipped in with runs and wickets. Pratika Rawal got injured but not before contributing with the willow, youngsters NR Sree Charani and Kranti Gaud owned the stage and so did the rest of the team. Then there was of course Smriti Mandhana, the leader of the team and a captain in-waiting. She scored 434 runs — more than any Indian in a Women's World Cup — including a crucial 48 in the final.

Full story: newindianexpress.com

ICC WOMEN'S CRICKET WORLD CUP INDIA 2025

Brief scores

India 298/7 in 50 ovs (Shafali 87, Deepti 58; Khaka 3/58) **bt** South Africa 246 in 45.3 ovs (Wolvaardt 101; Deepti 5/39, Shafali 2/36).

(From left) India's openers Smriti Mandhana and Shafali Verma put on a partnership of 104 runs on Sunday; Shafali Verma & Harmanpreet Kaur (front centre) celebrate a wicket | PTI

ROAD TO TROPHY

INDIA	
Sep 30	**bt** SL
Oct 5	**bt** PAK
Oct 9	**lost to** SA
Oct 12	**lost to** AUS
Oct 19	**lost to** ENG
Oct 23	**bt** NZ
Oct 26	**vs** BAN (NR)
SF2: Oct 30	**bt** AUS
F: Nov 2	**bt** SA

2000 For the first time since New Zealand win in 2000, a team other than Australia or England have won the World Cup

571 Laura Wolvaardt, who scored a ton in the final, finished as top run-getter of the tournament with a tally of 571 runs. Smriti Mandhana finished as second-highest scorer with a tally of 434.

22 Deepti Sharma, who picked up five wickets, ended as top wicket-taker with 22 scalps.

1 First ever ICC title for Indian women

Opener Verma leaves indelible mark

Shafali Verma couldn't have scripted a better story for herself. Not so long ago, she was not even part of the team. On Sunday, she was the standout batter for India as she hit 78-ball 87. Having been included in the last-minute ahead of semis, this is a massive innings for her. Later, she chipped in with two key wickets.

Deepti's all-round show makes a difference

In India's innings, Deepti showed the value she brings with the blade as she hit a crucial half-century (58) to help India reach 298. This was her third half-century of the World Cup. Later, she returned with figures of five wickets (5/39) to choke SA. Deepti was adjudged Player of Series.

Wolvaardt shows class but lacks support

In South Africa's chase, Laura Wolvaardt kept the team interested until the closing stages. While the rest of the batters around her crumbled under pressure, the in-form Wolvaardt played an assured innings and ended up with a century. That was not enough for South Africa.

Shafali displays her worth on big day

GOMESH S @ Navi Mumbai

A home World Cup final against South Africa. 40,000 fans making the Stadium seem like a circular wall of blue. You are taking guard for only the second time in the tournament after having come in as an injury replacement. What would you do? It is not a hard guess for most batters in the world. Try and soak in the moment, get off strike and build an innings.

But most batters are not Shafali Verma, she's sui generis. On Sunday, she took guard against Ayabonga Khaka — a veteran of multiple WCs — and stood still waiting for the seamer to get to the bowling crease. Then came the charge. She walked two steps down the crease and creamed the full delivery in the air between point and cover point. Right at that moment, the blue touchpaper was finally lit after the two hour rain delay. Shafali came into the team for this very thing — make an impact.

Against Australia in the semifinal, she was making a comeback into the team after almost a year. Despite the confidence she showed in the pre-match press conference, Shafali seemed nervous. She was stuck in the crease, and it did not take long for Kim Garth to trap her on the pads. Cut to Sunday, Shafali looked like a different beast. She was in her elements, charging at everything she could to avoid being hit on the pads.

Shafali Verma

She would walk down to defend, play it to cover if needed, and then hold a pose with the straight bat for a couple of seconds. It didn't matter if the ball had flown for a four or it was hit straight to the fielder; the pose remained. On one such occasion, her batting partner, Smriti Mandhana, almost got run out as Shafali punched the ball towards mid-off and tried to walk to the other end before being sent back.

That perhaps was the difference. Bringing the bat down straight — something head coach Amol Muzumdar seemed to be talking with her about before the semifinal — and defending good balls with confidence. For she knew once she gets going, there is no stopping her against this attack. Not even Marizanne Kapp was spared. Shafali charged her for a boundary before getting a ball on the pads, which once again went to the ropes. South Africa tried everything. Nonkululeko Mlaba was introduced early, and so was Nadine de Klerk. Both of them were taken apart by Shafali, both along the ground and over the boundary ropes. She lofted De Klerk with the straightest bat over mid-off into the sight screen and held the pose for the world to capture it and never forget. It was the kind of shot Sachin Tendulkar, who was watching from the stands, would have been proud of.

So would be her father, Sanjeev Verma, watching her on the television back home in Rohtak. It hadn't been an easy year for him or Shafali.

Full story: newindianexpress.com

A week to remember for Indonesia's Janice

CHANDRA PRABHU @ Chennai

JANICE Tjen rounded off an incredible season by winning her first WTA 250 tour level title, beating Kimberley Birrell 6-4 6-3 in the singles final in the Chennai Open at the SDAT Stadium here on Sunday.

Before this tournament, Tjen attained her career-best rank of 80. Currently, she is ranked 82, while that is likely to go up, considering her title win here.

She also becomes the first Indonesian to win a singles titles in 23 years, since Angelique Widjaja won the PTT Thailand Open in 2002. Considering that she was ranked 580 a year ago this time, cracking into the top-100, in addition to claiming her first WTA title is creditable feat. For Australian Birrell, her hunt for a WTA title continues. She lost her second 250 level final, her first being at Osaka in Japan last year. After mounting a incredible comeback to beat Joanna Garland in Saturday's semifinal, Birrell found it difficult to get going in Sunday's summit clash. One game in the first set that the crowd at the centre courts enjoyed was the fourth game. After leading 3-1, only by converting advantage points to match wins, the fourth game got the crowd on their seats. 11 deuces and six break-points, but Birrell failed to convert her opportunities to win the game. That was the story throughout the match, as she managed to convert only two of her six break points into wins. Tjen meanwhile, ensured she converted her breaking points, with her strong forehand returns and backhand slices.

Later, Tjen made it a memorable day as she combined with Aldila Sutjiadi to claim the doubles crown.

Full story: newindianexpress.com

Janice Tjen celebrates her victory on Sunday | ASHWIN PRASATH

India clinch third T20I vs Australia

AGENCIES @ Hobart

WASHINGTON Sundar hit an unbeaten 49 as India chased down 187 to beat Australia by five wickets in the third Twenty20 international on Sunday and level the series. The hosts were sent in at Hobart and plundered 186-6, with Tim David crunching 74 from 38 deliveries and Marcus Stoinis also lively in a 39-ball 64.

Arshdeep Singh took 3-35. But it was never enough and India reached their target with nine balls left. Washington starred but there were contributions across the board.

Brief scores: Australia 186/6 in 20 ovs (David 74, Stoinis 64; Arshdeep 3/35) **lost to** India 188/5 in 18.3 ovs (Washington 49 n.o, Tilak 29; Ellis 3/36).

Chessi, the Argentine prodigy compared to Messi

SWAROOP SWAMINATHAN @ Arpora (North Goa)

FOR a period of time sandwiched by the pandemic, young Indian players had a number of eye-catching performances. The likes of Arjun Erigaisi, Nihal Sarin, D Gukesh and R Praggnanandhaa put the world of chess on notice as they broke a number of age-related records en route to big wins over GMs. Since then, they have more or less delivered on their initial promise. In Gukesh's case, he has gone on to become the youngest world champion.

But chess is one sport where the game is increasingly becoming younger and younger. Gukesh may only be 19 but he's already a seasoned campaigner. It's one of the many quirks as players, some as young as 10, can become titled over-the-board performers.

At the ongoing World Cup in Goa, a fair few kids — children, really — could carry the mantle going forward. Turkey's duo of Ediz Gurel (16) and Yagiz Khan Erdogmus (14) have a promising future ahead of them. They didn't face many problems in the opening round and may pose problems for more experienced GMs in the upcoming rounds.

US's Abhimanyu Mishra (16) set the record for becoming the world's youngest GM a few years ago. It's a measure of how far he has grown in a short span of time that he received a bye in the first round.

But Argentina's Faustino Oro is tipped to take over that record from Mishra. Nicknamed 'chessi' — a portmanteau between chess and Messi — Oro is already famous. That much was evident on the opening day of the event in the west coast. The 12-year-old had a bevy of people lining up next to his board to take photographs (fans and accredited photographers are allowed to take images for the first 10 minutes). After his game finished, Oro was shadowed by people outside the venue by people twice his size and three times his age for photographs. He accommodated those requests like somebody already accustomed to this world of paparazzi and stardom.

Faustino Oro | ETERI KUBLASHVILI/FIDE

At some level, it's crazy to expect a 12-year-old — he was 11 till a few weeks ago — to take in, process and understand this world. But, at a whole different level, this is his world, his safe space. Earlier this Summer, Oro took part in an exhibition event against five-time world champion Viswanathan Anand. He has already appeared in a number of international events as the surname continues to attract shutterbugs within the wider chess community. He has also beaten Magnus Carlsen several times in online games.

Full story: newindianexpress.com

EXPRESS READ

Kuldeep released from India's T20I squad

HOBART: India's team management on Sunday released spinner Kuldeep Yadav from the T20I squad in Australia for the upcoming second four-day match between India A and South Africa A in Bengaluru from November 6.

Punjab FC put three past Mohammedan Sporting

BAMBOLIM: Punjab FC recorded a 3-0 victory over Mohammedan Sporting in a Group C match here. Ninthoinganba Meetei broke the deadlock before Samir Zeljkovic doubled the advantage. Manglenthang Kipgen put the result beyond doubt.

RANJI ROUND-UP

Nair, Smaran give Karnataka control vs Kerala

ENS/AGENCIES @ Mangalapuram

KARUN Nair and Ravichandran Smaran made double hundreds as Karnataka gained upper hand over Kerala on Day 2 of their Ranji Trophy match on Sunday. Karun (233) and Smaran (220 n.o) shared a massive stand of 343 runs for the fourth wicket as Karnataka declared their first innings at 586/5. Kerala were then reduced to 21/3.

Pondicherry in control

NEW DELHI: Opener Ajay Rohera mixed caution with aggression en route his unbeaten 107 to put Pondicherry on course for a first innings lead against Delhi. At stumps, Pondicherry were 240/4.

Ajay Rohera | SAYANTAN GHOSH

TN squander advantage

COIMBATORE: Nachiket Bhute's five-wicket haul, followed by half-centuries from Aman Mokhade and Dhruv Shorey, put Vidarbha in the driver's seat after Tamil Nadu were bowled out for 291. In reply, Vidarbha reached 211/2.

Hyderabad reduced to 274/8

NADAUN: Divesh Sharma claimed three wickets as Himachal Pradesh reduced Hyderabad to 274/8. Himachal scored 318 in their first essay

Andhra on top vs Odisha

CUTTACK: Shaik Rasheed hit a ton (140 n.o) as Andhra declared their first innings at 475/7 and then reduced Odisha to 80/4.

SELECT SCORES

Group A: At Cuttack: Andhra 475/7 decl in 123.1 ovs (Shaik Rasheed 140 n.o, Saurabh Kumar 69; Sambit Baral 2/85, Govinda Poddar 2/80) vs Odisha 80/4 in 29 ovs (Gourav Choudhury 48; Kavuri Saiteja 2/16, Saurabh Kumar 2/20); At Coimbatore: Tamil Nadu 291 in 107.1 ovs (Pradosh Ranjan Paul 113, Baba Indrajith 96; Nachiket Bhute 5/65, Parth Rekhade 3/58) vs Vidarbha 211/2 in 68 ovs (Aman Mokhade 80, Dhruv Shorey batting 80; Sai Kishore 2/72). **Group B:** At Mangalapuram: Karnataka 586/5 decl in 167 ovs (Karun Nair 233, Ravichandran Smaran n.o 220; N Basil 2/101) vs Kerala 21/3 in 10 ovs (Vidwath Kaverappa 2/7). **Group D:** At New Delhi: Delhi 294 in 94.1 ovs (Sanat Sangwan 99, Sumit Mathur n.o 71; Abin Mathew 3/69, Sagar Udeshi 4/36) vs Pondicherry 240/4 in 57 ovs (Ajay Rohera 107 batting; Simarjeet Singh 2/50); At Nadaun: Himachal Pradesh 318 in 97.3 ovs (Akash Vasisht 118; Tanay Thyagarajan 4/80) vs Hyderabad 274/8 in 71 ovs (Chama Milind 94 batting; Divesh Sharma 3/66, Vaibhav Arora 2/49).

West Ham's first win under Nuno

AGENCIES @ London

NUNO Espirito Santo celebrated his first win as West Ham manager on Sunday as his spirited team battled from behind to beat Newcastle 3-1 at the London Stadium. The Hammers remain in the relegation zone after just their second Premier League win of the season but are now just three points behind 17th-placed Burnley, whom they play next week.

Late on Saturday, Liverpool ended a four-game losing streak in a 2-0 win over Aston Villa.

Mbappe nets double

Kylian Mbappe struck twice as Real Madrid romped to a 4-0 win over Valencia in La Liga on Saturday.

UPCOMING EXAMINATIONS

SSC CHSL (TIER 1)	RRB RPF CONSTABLE (PET/PMT)	IBPS CLERK (MAIN)
Date: Nov 12	Date: Nov13–Dec 6	Date: Nov 29

India's 'unicorn factory' didn't happen by accident; it grew from classrooms where leadership is questioned, tested, and reinvented

THE RED BRICK LEGACY

AT IIM AHMEDABAD, CURIOSITY HAS AN ADDRESS

PLACEMENT TRENDS

Salary Highlights

₹1.10 crore
(Maximum Earning Potential, MEP)
Highest package (domestic)

Mean salary
₹35.5 lakh

Median salary
₹34.59 lakh

Fixed yearly cash component (median)
₹25.31 lakh

Range of MEP (domestic)
Just under
₹17 lakh – ₹1.10 crore

International placements
2 accepted offers (Dubai)

PLACEMENT STATISTICS

Batch size
406 students

Accepted offers
395 students

Firms participated: 178

Roles offered: 261

Auditor: B2K Analytics (under IPRS Revision 2.2 for transparency)

Dream Applications: 154 applications under IIMA's Dream Application policy

SECTOR-WISE TRENDS

Consulting: 154 offers

Banking, Financial services & insurance (BFSI): 99 offers (13.7% rise in net offers)

Strategy roles: Up by 33% compared with last year

Other participating sectors: Consumer goods, e-commerce, conglomerates, technology, healthcare

LATERALS AND ENTREPRENEURSHIP

Lateral placements: About 59% of batch qualified (mid-career roles for experienced students)

Key lateral recruiters: BrowserStack, Mastercard, Myntra, Zomato

Entrepreneurship: 2 students opted out under IIMAvericks Fellowship for entrepreneurial ventures

TOP RECRUITERS

Boston Consulting	Accenture Strategy	Bain & Company
35 offers (including PPOs)	31 offers	17 offers

OTHERS: OVER 25 NEW RECRUITERS JOINED, EXPANDING ROLE DIVERSITY

Alumni Spotlight

Mr Deep Kalra (PGP 1992), Founder & Chairman, MakeMyTrip

Mr Ajaypal Singh Banga (PGP 1981), President, World Bank Group

Ms Falguni Nayar (PGP 1985), Founder and CEO, Nykaa

Mr Sanjeev Bikhchandani (PGP 1989), Founder and Executive Vice Chairman, Info Edge

Mr Bhushan L Punani (PGP-SPA 1979), General Secretary, Blind People's Association (India)

Ms Chandrika Krishnamurthy (PGP 1975), Chair, NYU Tandon School of Engineering

Mr Sudarshan Jain (PGP 1977), Chairman, IIHMR, Jaipur

Mr Pavan Kapoor (PGP 1989) Deputy National Security Advisor, Government of India

A stage play at Chaos 2025

Initiatives, Ventures, and Collaborations

IIMA Ventures backs early-stage founders with incubation, acceleration, seed investment, and training. Leaning on India's rich data, active R&D, deep talent pool, and supportive policy, it focuses on climate tech, deeptech, and digitisation.

Key achievements

Mentored and coached over
30,000 founders

Delivered accelerator programmes for 105+ cohorts and 2,200+ startups.

Invested in 370+ startups at pre-seed and seed stages.

Cumulatively enabled startups to raise over USD 1 billion in follow-on capital.

Entrepreneurial initiatives

- How to Start a Startup, a series featuring 20+ founders and investors.
- Courses and project-based learning on entrepreneurship, agribusiness, consumer tech, venture investing & corporate innovation.
- IIMAvericks Challenge, an on-campus idea competition for long-duration programmes.
- IIMAvericks Internships, for PGP and PGP-FABM students, including grants, prizes and industry mentorship.
- IIMAvericks Fellowship, the Institute's key initiative offering acceleration, pre-seed and seed funding. Startups like Zouk, Finshots and Culture Circle were part of this programme, which has supported 30+ IIMA alumni-founded ventures.

Notable startups backed by IIMA ventures

Ideaforge: Global leader in drone survey and analysis; **RazorPay:** India's largest payment gateway; **Agnikul:** Pioneer in Indian space-tech; **Chara:** First rare-earth free motor startup in India; **Fourth Partner Energy:** Leading solar EPC player; **Tookitaki:** Global anti-financial crime platform; **Finshots:** India's largest financial literacy and news platform; **Zouk:** Vegan lifestyle brand from India; **5C Network:** India's top radiology interpretation platform; **Barrix:** Agriculture pest management innovator; **Guvi:** First vernacular edtech platform in India

Global collaborations

IIMA has strengthened its international presence through strategic academic partnerships. Recently, the institute signed MoUs with:

Singapore Management University
University of California San Diego
Education New Zealand
Burgundy School of Business
Rome Business School

STUDENT VOICES

SHRAVYA SURESH
(PGP 2025-2027)
IIMA's case study pedagogy deepens conceptual understanding by reinforcing the institute's motto: learning through the application of knowledge. Our diverse batch brings unique perspectives which broaden my horizons of thought.

MOHIT AGARWAL
(PGP 2025-2027)
For me, the brilliance of the cohort is the best part about studying at IIMA. Everyone is so insightful that every conversation here is a learning experience. The serenity of the campus is a close second.

GUNJAN
(PGP 2025-2027)
Coming to IIMA still feels surreal. The best part about studying here is the way I am challenged every day in the classroom via unique cases and enriching discussions.

"We prepare future leaders who can lead and **create meaningful** impact"

From pioneering case-based learning to building India's 'unicorn factory', IIM Ahmedabad Director Prof Bharat Bhasker charts the institute's global vision and role in shaping leaders of tomorrow

The Institute aims to expand its global presence and deepen its impact in management education worldwide.

Prof Bharat Bhasker
Director, IIMA

What are the unique strengths or focus areas that set IIM Ahmedabad apart from other IIMs?
IIMA has gained global recognition for its contributions to scholarship, practice, and policy through its distinctive teaching style, high-quality research, and collaborations with industry, government, and social enterprises. The Institute pioneered the case-based pedagogy for management education in India, a defining factor of learning at IIMA. The case methodology, combined with world-class faculty and industry insights, enables students to step into the decision-maker's shoes and analyse real-world business situations through high-impact classroom discussions; a diverse cohort further enriches this process. Fostering an entrepreneurial culture is a cornerstone of the Institute, and IIMA is known as the 'unicorn factory' of India. Through IIMA Ventures, the Institute provides incubation, acceleration, and funding support to students who wish to take up entrepreneurship. Together, these elements ensure graduates are industry-ready from day one.

What is the institute doing to strengthen industry partnerships and improve student employability?
Industry engagement is seamlessly integrated in the pedagogical practices at IIMA to transform students into future leaders. As part of the MBA curriculum, students undertake 6-10 weeks of internships in diverse organisations, gaining hands-on experience. Further strengthening industry ties, IIMA's faculty members undertake research and consultancy projects across sectors and industries, which benefits students in gaining current industry and on-ground insights. Our curriculum is regularly updated to reflect emerging industry trends and stay aligned with evolving business needs, ensuring that students graduate as industry-ready professionals. In addition, the Institute provides extensive placement support, mentorship opportunities, and continuous interactions with industry leaders through seminars, workshops, and webinars.

How is IIM Ahmedabad supporting the holistic development of students beyond academics?
We believe that management education is not limited to the classroom. Alongside the rigorous academic curriculum, students actively take part in a wide range of activities through a host of student clubs which help them explore various interests, ranging from entrepreneurship, finance, public policy, and sustainability, to dance, art, music, and sports. These clubs inculcate leadership skills, teamwork, and organisational skills among students. IIMA also prioritises physical and mental well-being through excellent sports infrastructure and yoga and mindfulness sessions.

How is IIM Ahmedabad updating its MBA programmes to meet the challenges and opportunities of the AI era?
We recognise that artificial intelligence (AI) is transforming the global business landscape. To ensure that our graduates are prepared to lead in such a dynamic environment, we are continuously updating our curriculum. AI and data analytics are integrated into various aspects of the course curriculum as well as in leadership development, shaping how students think about technology-driven decision-making. Additionally, we design the MBA programmes with an interdisciplinary approach, so that students are equipped to tackle complex challenges and make decisions with a holistic perspective.

Where do you see India in 2050, and what role do you see IIM Ahmedabad playing towards the same vision?
By 2050, India is projected to be one of the world's top three economies, driven by manufacturing, AI-driven innovation, and a world-class education system. IIMA aims to play the role of a catalyst in fulfilling this vision. We prepare future leaders who can lead and create meaningful impact across sectors in a fast-changing world. Through our centres of excellence, the Institute undertakes cutting-edge research and innovation in areas such as digital transformation and public policy. Additionally, we focus on strengthening the entrepreneurship ecosystem by nurturing start-ups and ventures that create impact and contribute to India's growth story.

A participant dancing at Chaos 2025

ICONIC EVENTS AND TRADITIONS

CHAOS
Chaos is IIMA's annual cultural festival, run by students and open to participants from across India. It brings together music, theatre, dance, stand-up comedy, fashion and art. Each edition also features headline acts by well-known performers. The focus is on range and participation rather than spectacle.

T-NITE
Over three days, sections compete in music, dance, drama, quizzing, and light-hearted challenges. For many, it's an early chance to meet new people and explore new interests, with plenty of late-night rehearsals, friendly rivalries, and peer learning.

THE RED BRICK SUMMIT
The Red Brick Summit is the Institute's flagship management symposium. It hosts panel discussions with business leaders, case competitions, workshops and speaker sessions, with participation from top institutions across the country. The event serves as a practical forum for ideas and a testing ground for students interested in problem-solving and industry engagement.

AAKROSH
Aakrosh is a section-based sports competition. It mixes competitive fixtures in cricket, football and indoor games. The emphasis is on teamwork, consistency and section spirit rather than results alone. For many, Aakrosh becomes the most regular way to stay active while staying connected to their batch.

THE NEW INDIAN EXPRESS City

Bengaluru Express

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03.11.2025
MONDAY

DAY'S DIARY

Aerial catastrophe

On November 3, 1950, Air India Flight 245 crashed near the summit of Mont Blanc, France, killing all passengers aboard

THE MALABAR PRINCESS

The aircraft was a Lockheed L-749A Constellation named 'Malabar Princess'. It was routing from Bombay to London with stops at Cairo and Geneva

THE ACCIDENT

The crew began their descent into Geneva airport when the plane collided with Mont Blanc, and came crashing down from 4,677m above ground level

SECOND TRAGEDY

Tragically, in 1966, Air India Flight 101, a Boeing 707 carrying 106 passengers and 11 crew, crashed in almost exactly the same spot on Mont Blanc

CE's guide to happenings in the city

PG 2

Meghna Khanna, the force behind The Bindi Project, whose designer bindis have been sported by Bollywood's fashion icons, on turning a timeless cultural symbol into a modern beauty statement

BOLD & BOTTUFUL

SRUTHI HEMACHANDRAN

Meghna Khanna

WHAT'S your memory of seeing a bindi? Maybe it was when you were nestled in your mother's arms, eyes drawn to that tiny figure resting between her brows. If your home pulsed with music, you might recall singer Usha Uthup, her deep voice, bold sarees and that statement bindi that refused to be overlooked. Or perhaps, it was Komolika (played by Urvashi Dholakia) from *Kasautii Zindagii Kay*, her bindi as dramatic as every move she made on screen.

Somewhere between nostalgia and reinvention lies Meghna Khanna's story, one where the bindi steps out of memory and into modern identity. With celebrities like Kareena Kapoor Khan, Kajol, Janhvi Kapoor, Tamannaah Bhatia, Usha Uthup, Sonam Kapoor, and more, wearing her designs, The Bindi Project has carved a space for itself in designer fashion. Her 'moment of arrival' came when Kareena wore one of her bindis, a piece made from a scrap of leather that "looked like a million bucks" on her. "I was driving to my farm outside Bengaluru when my inbox just exploded. I cried all the way there. If it was relief, it was joy. It felt like validation for all those years of swimming against the tide."

You can buy The Bindi Project's reusable handcrafted bindis (pack starting at ₹1,000) at www.thebindiproject.in or on Instagram at @the_bindi_project

Dreaming big

Khanna's thoughts move easily between laughter and reflection as she describes how a single dot grew into an entire movement. A Bengaluru-based entrepreneur, she started the brand guided by curiosity and a sense of purpose. "I always think of myself as an inconvenient person. Even as a kid, I was called 'too much'. But I was always swimming upstream. Always fighting for more, for what I wanted."

Her journey to The Bindi Project began after she closed her long-running store, Levitate, during the pandemic. "I had run Levitate for 18 years. After closing it, I wanted to create something meaningful. One day, I found my old leather tools, and a conversation about heirloom gold bindis sparked an idea. I started researching the history of bindis and realised that the sticker versions we use today only came around in the '80s and were not sustainable," Khanna shares.

That discovery became her new design brief. "I wanted to make reusable bindis with certified skin-safe adhesive, created from upcycled materials. We're taking the craft to couture. They're luxurious, beautifully handmade, but created with zero waste." She adds, "I tell my clients: don't stick them on mirrors, like your moms did! Put them back in the packet and they will last forever. They're like jewellery."

Worn with pride

For Khanna, the bindi is an act of reclamation. "It's a form of acceptance of our inner goddess. So many of us grew up being told not to be too visible, too loud, too expressive. The bindis we create are for the 'too much woman', the one who's unafraid to express herself, to claim space, to be seen. I used to think I'd change the world overnight. Now, I do it one starter pack at a time," she laughs.

She remembers the early days of Levitate, her first venture, when she began selling bold, oversized nose pins at a time when no one else did. "Women would look in the mirror and say, 'My husband won't like it, my mother-in-law won't let me in the house',but very few said, 'I love it'. Getting women to see their own beauty is the challenge and the reward," she says.

Kareena Kapoor Khan, Sonam Kapoor, Janhvi Kapoor, Kajol, Tamannaah Bhatia and Usha Uthup making a statement wearing The Bindi Project

The recognition, she says, isn't just hers, it belongs to the women who craft each piece with care. Many of them are single mothers who can now afford to send their children to school, women who once doubted their abilities but now come to her brimming with ideas. She now gets orders from all over the globe.

Looking ahead, she plans to collaborate with artisans across India to develop fresh designs rooted in traditional art forms. "If Korean fashion and Scandinavian homes can be a thing, then bindis are going to be the next big thing. I'm bringing the bindi back," she says, oozing confidence.

RAJAMOULI INCREDIBLE, SAYS *LUCIFER*'S MIKE COSTA

Mike Costa, the man behind *Lucifer* & *Godzilla* comics on writing and possibly collaborating with SS Rajamouli on his maiden India visit

SHREYA VERONICA

BEST known as the executive producer of the hit Netflix series *Lucifer*, Mike Costa recently made an appearance at Hyderabad Comic Con much to the excitement of eager comic book fans gathered there. Visiting India for the first time, Costa shares his enthusiasm for Indian films, insights into his creative journey, and more.

Excerpts

How does it feel to be part of *Comic Con* this year?

It's an incredible honour to be invited! I've never been to India before, and I couldn't be more excited.

Would you like to collaborate with Indian filmmakers?

I don't have any concrete plans yet, but I'm a huge admirer of Indian cinema. *RRR* was a huge success in the US, and SS Rajamouli is incredible – though I'm an even bigger fan of *Eega*, which is genius. I also loved *Jallikattu* – Lijo Jose Pellissery's filmmaking blew me away. If I ever got the chance to work with talents like them, I'd say yes instantly.

Could you tell us about your work on *Lucifer*?

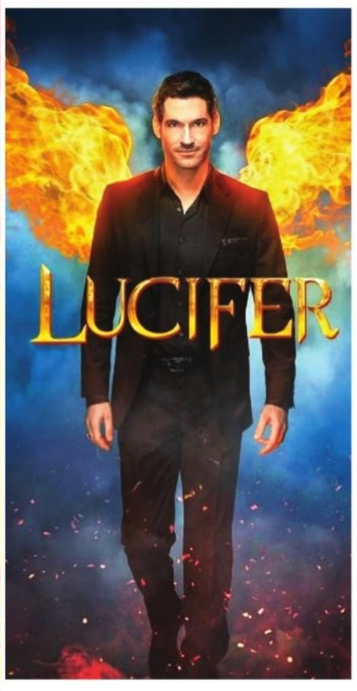
I joined *Lucifer* (2016), as one of the writers in its first season. Like most American television shows, we had a team of writers who worked together in what's called 'the writer's room'. Every day, we'd discuss the season's storyline, one episode at a time. Once we had the structure ready, one writer would go off to write the script, and then we'd regroup to plan the next one. I did this throughout all six seasons, it was an amazing experience.

How do you think the television industry has evolved over the years?

Television in the US has changed dramatically since *Lucifer*. Streaming has transformed how we make and watch shows. Seasons used to air every year with 13–22 episodes; now, we get only eight episodes every two years. Budgets have become massive, often like blockbuster films, which allows for incredible visuals, but it also means fewer episodes and longer waits between seasons.

What was the production process like behind the scenes on *Lucifer*?

Lucifer was one of the last shows to be produced while writers were still scripting later episodes, so we were always nearby. That kind of collaboration is rare now, and it's the best way to make TV shows. Behind the scenes, *Lucifer* was truly special. Everyone – the writers, actors, directors, and crew – got along wonderfully. We became real friends, which isn't always the case on sets. We even had a reunion last week, and several people flew in for it. I doubt I'll ever work on a show as harmonious again.



You've also written for Marvel and DC. What were those experiences like?

Working with Marvel and DC was fantastic. I worked mainly in the publishing divisions, not directly with the larger studios. Despite how huge these franchises are now, the comic book industry in America is still quite small and personal. You usually deal with just a few editors, and there's a lot of creative freedom. It's very different from filmmaking, which involves dozens of layers of oversight.

What inspires your comic writing, and what challenges do you face in storytelling?

I take inspiration from almost everything. Big ideas can come from anywhere, but the real work lies in turning them into a story with believable characters and moments. For instance, once I was struggling with a dull dialogue scene – until I thought of a sandwich I'd just made for lunch. I rewrote the scene with one character making a sandwich while the other talks, and suddenly the moment came alive. It's small details like that, drawn from everyday life, that make stories feel real.

What's next for you?

I'm working on a few projects I can't reveal just yet, but I can say I'm continuing my work on *Godzilla* comics for IDW and I couldn't be happier about that!

CITY READ

Event celebrates 50 breeds of pedigree dogs

The Silicon City Kennel Club, jointly with the Bangalore Canine Club, recently hosted the 131st and 132nd All India Championship Dog Shows and the 59th and 60th Bangalore Canine Club Championship at Esha Farms & Leisure, Yelahanka. Sajeeth VJ IPS, deputy commissioner of police (North East Division), who inaugurated the event, lauded the organisers for encouraging responsible pet ownership and fostering compassion towards animals. More than 450 pedigreed dogs representing over 50 breeds were part of the event. One of the highlights of the show was the inclusion Mudhol Hound, a hunting dog breed from Karnataka. The shows were judged by a panel of national and international experts.

Film festival to showcase India-Europe tie

The European Union Film Festival (EUFF), celebrating 30 years of cinematic and cultural exchange between Europe and India, is returning with its latest edition. Organised by the Delegation of the European Union to India, in collaboration with EU member state embassies and regional partners, the festival will be held at the Goethe-Institut (Max Mueller Bhavan), Alliance Française de Bangalore and Suchitra Film Society from November 7-14. It will showcase 24 contemporary European films in 25 languages. The festival opens with the Austrian film *Happy* by Indian-origin filmmaker Sandeep Kumar, who will also conduct a workshop titled Shah Rukh Khan to Michael Haneke: My Journey from Indian Theatre to European Cinema. EUFF 2025 will highlight films that explore identity, courage and human connection, with English subtitles.

Old Flame, New Flavours

This curated Anglo-Indian dining experience in a 107-year-old building transported guests into the Bengaluru of centuries past

Mulligatawny soup

Mushroom rosemary rissoles

MAHIMA NAGARAJU

WITH spices and flavours from all over the globe colliding on the platters of Bengalureans today, a curated evening, The Veranda Supper Series, sought to revisit the flavours of old Bangalore through a cuisine born from the city's initial brushes with the British – Anglo-Indian food – on Saturday

"Since we are located in a newly restored, nearly 110-year-old building, 'Sthala', and Halasuru has a deep connection with the Cantonment and the Anglo-Indian community, we wanted to do something to highlight that heritage," said Soumya Jayaraj, the founder of Yellow Veranda Heritage Kitchen, which hosted the event. The space, a grey stone structure built in 1918, used to be a kalyana mantapa. Jayaram explained, "Sthala was made using locally quarried Bangalore granite, the same enduring grey stone that defines much of old Bengaluru's temple and civic architecture. The space carries the craftsmanship of its time."

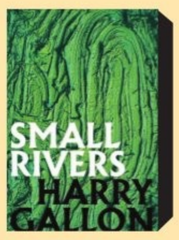
Dishes like mulligatawny soup, country captain curry, mushroom rosemary rissoles, yam fries and classic desserts like honey cake and filter coffee tiramisu were served with a bite of culinary history. Sharing a tidbit of this history, she added, "One of our favourites is the country captain curry. It's said to have been born in the days of the British Raj, when British officers in India began mixing their familiar stews with local spices. The dish travelled with sea captains from Calcutta and Madras to England and even America and over time, it became a quiet symbol of comfort and cultural exchange. Warm, aromatic and gently spiced, it feels like history served on a plate."

The dishes on offer were made using recipes by Bengaluru author Bridget White Kumar. Jayaraj said, "She's a beloved Anglo–Indian author and culinary historian whose cookbooks have preserved recipes passed down through generations. We met her while tracing the food heritage of old Bangalore and her warmth and stories brought these dishes alive for us."

To fully capture the feeling of having stepped back into old Bangalore, a curated selection of Vinyl records serenaded guests. "The evening featured classic rock and retro favourites by The Beatles, The Rolling Stones, Pink Floyd, Eagles, Queen, AC/DC, Neil Diamond, Nancy Sinatra, John Denver and The Seekers," said Jayaraj, adding, "We also asked people to bring their favourite vinyl records to share with others. So far, the response has been from a diverse crowd of all ages because everyone is interested in vinyl."

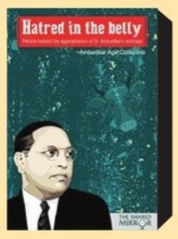
Country captain curry...travelled with sea captains from Calcutta and Madras to England and even America
– Soumya Jayaraj, founder, Yellow Veranda Heritage Kitchen

BOOK NOOK



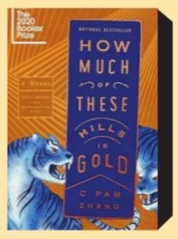
Small Rivers
by Harry Gallon

Set in rural Britain after the 2016 referendum, *Small Rivers* is a novel about a failing farm, migrant labour and fractured identities.



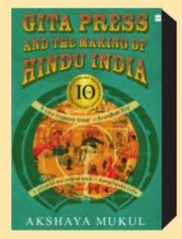
Hatred in the Belly
by Ambedkar Age Collective

A collection of essays and polemics exploring caste politics and the appropriation of Ambedkar's ideas.



How Much of These Hills Is Gold
by C Pam Zhang

An electric debut novel set against the twilight of the American gold rush, two siblings are on the run in an unforgiving landscape – trying not just to survive but to find a home.



Gita Press and the Making of Hindu India
by Akshaya Mukul

Founded over a century ago, Gita Press built an empire that championed militant Hindu nationalism and a transactional piety, drawing endorsements from leaders, including Mahatma Gandhi.

NOW BREWING

Politician Mohammed Haris Nalapad kicks off the launch of Hatti Kaapi's new Church Street outlet with a ceremonial coffee purchase | NAGARAJA GADEKAL

QUICKFIX

NACHOS CHAAT

INGREDIENTS

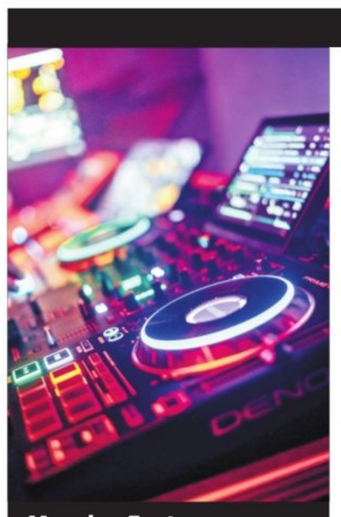
- **Nachos:** 2 cups
- **Onion:** 1/4, chopped
- **Ketchup:** 2 tbsp
- **Tamrind chutney:** 2 tbsp
- **Sev:** 2 tsp

METHOD

- Spread nachos evenly on a serving plate.
- Mix nachos with tamarind chutney evenly.
- Sprinkle the chopped onion-tomato mix on top.
- Granish with sev. Add ketchup on top of the chaat and serve immediately.

Contributed by **Reshma Syed,** Bengaluru

WHATWHENWHYWHERE



Monday Fusion

Beat the Monday blues at this electrifying night filled with music and dance, featuring DJ Snasty on the deck. Be a part of an energetic crowd, experience lively beats and a party atmosphere that keeps you on your feet till late.

WHEN: November 3, 8pm onwards

WHERE: Drunken Daddy, Koramangala

DETAILS: highape.com

Funny Bone

Laugh out loud, melting all your weekday chaos in an evening dedicated to humour and endless laughs. Enjoy food and refreshing drinks with friends or strangers as you experience the lively atmosphere.

WHEN: November 3, 9pm onwards

WHERE: Ministry Of Comedy, Koramangala

DETAILS: district.in

Resin It

Immerse yourself in a world of creativity at this Resin Marble Clock Workshop priced at ₹1,800 onwards. Whether exploring a new hobby, making unique gifts, or enjoying art therapy, this two-hour workshop offers a memorable and artistic experience.

WHEN: November 3, 11.30am onwards

WHERE: Art Beat, HSR Layout

DETAILS: artbeatclasses.com

Vintage Voices

Indulge yourself in the soulful Kannada songs of the '70s, '80s, and '90s. Featured by singer Subramanya Acharya. The concert honours legendary composers such as Ilaiyaraaja, Rajan-Nagendra and the unforgettable voices of Dr Rajkumar, PB Sreenivas, celebrating music that defined an era.

WHEN: November 3, 6pm onwards

WHERE: Silaa The Garden Cafe, Malleswaram

DETAILS: bookmyshow.com

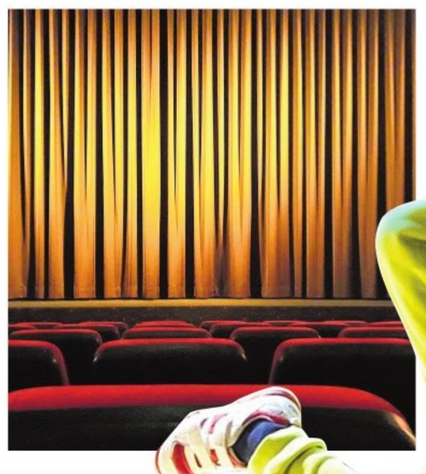
Filmy Night

Dive into the world of The Last Picture Show, a film which explores the messy love story of high school seniors. The screening is followed by a discussion where guest speakers are encouraged to share their thoughts and interpretations of the film.

WHEN: November 4, 7.45 pm onwards

WHERE: Underline Center, Indiranagar

DETAILS: district.in



Fight Fit

Experience the thrill of mixed martial arts with beginner-friendly sessions led by expert instructors. Learn techniqes like striking, grappling and self-defence techniques in a safe, motivating environment. Push your limits and discover your potential through action-packed workouts.

WHEN: November 3, 8.30pm onwards

WHERE: NY Knockout Academy, Ranka Colony Road

DETAILS: bookmyshow.com

Hip Hop

Get ready for the true essence of Hip Hop with Mekko, focusing on groove, rhythm and musicality. These sessions combine foundational techniques, freestyle movement, and body control, while boosting confidence and stage presence, helping dancers to express their unique style.

WHEN: November 3, 7pm onwards

WHERE: Art Tribe Dance And Fitness Studio, Bommanahalli

DETAILS: bookmyshow.com

DR VIVEK ARORA

The expert is a senior veterinarian, Crown Vet, Delhi.

My hamster is a year old. I'm not sure if she is undergoing mood changes. Are there any signs that show she is stressed or unhappy?

ASK AN XPERT

Hamsters can show stress or unhappiness through subtle behavioural changes. Signs to watch for include increased hiding, biting at cage bars, aggression, reduced activity, or changes in grooming and eating habits. Repetitive actions like pacing or circling can also signal stress. Make sure her environment is quiet, clean, and enriched with plenty of bedding for burrowing, tunnels and a suitable exercise wheel. Limit handling if she seems nervous, and keep her routine consistent. If these behaviours continue or you notice other changes, it's best to have him/her examined by a vet to rule out any underlying health concerns.

EXPRESS CONNECT

HAVE A RECIPE OR ART WORK TO SHARE, OR A QUESTION TO ASK?

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FITBIT

BUILDING STAMINA AND FLEXIBILITY THROUGH YOGA FOR BEGINNERS

Many beginners approach yoga with misconceptions. Some expect instant flexibility and strength, while others fear they're 'not flexible enough' to even start. The truth lies somewhere in between. Yoga is a progressive practice, and each session should build thoughtfully upon the last.

BEGINNING WITH AWARENESS: THE POWER OF CENTERING

Every yoga journey begins with stillness. Seated in Sukhasana, the spine tall and the breath steady, we bring our awareness inward. With each inhalation and exhalation, the noise of the outside world fades.

AWAKENING THE SPINE: MERU PRISTHASANA

The first asana in the sequence, Meru Pristhasana, focuses on building strength and mobility along the spine. With legs shoulder-width apart and a slight bend in the knees, the gentle side-to-side movement awakens the back, shoulders and core.

FLOWING WITH ENERGY: FOUR ROUNDS OF SURYA NAMASKAR

The Sivananda-style Surya Namaskar (sun salutation) forms the cardiovascular core of beginner practice.

- **Rounds 1-3:** Flow through the classical sun salutation, focusing on alignment, breath and rhythm.
- **Round 4:** A mindful variation will be holding Bhujangasana (cobra pose) and Parvatasana (downward dog pose) for five deep breaths each.

DEEPENING THE PRACTICE: STANDING FORWARD FOLD (PRASARITA PADOTTANASANA)

With legs three to four feet apart and toes slightly turned inward, clasp your hands behind your back and fold forward. This pose stretches the hamstrings and shoulders simultaneously while providing a gentle inversion that brings fresh blood to the brain.

OPENING THE HIPS: RAJAKAPOTASANA (PIGEON POSE)

From standing, we move into Rajakapotasana, a deep hip opener that releases tension accumulated from long hours of sitting. The posture stretches the hip flexors and glutes while calming the nervous system.

TWISTING FOR DETOX: ARDHAMATSYENDRASANA

Sitting with one leg extended and the other crossed over it, this seated twist targets the spine and abdominal region. The key is keeping your back tall, slouching negates the benefits. Turn your chin over your shoulder and breathe into the twist for five full breaths.

RELEASING AND RESTORING: SUPINE TWIST AND SAVASANA

Close with the physical practice with a lying-down spinal twist, which soothes the lower back and releases any remaining tightness. The movement is slow, deliberate, and supported by breath. Finally, surrender into Savasana, the ultimate posture of stillness.

Divya Rolla, yoga expert, cult - a fitness and wellness platform

ARTCORNER

A NEW GAZE

Laxman Aelay paints rural women with empathy and reverence, his compositions transforming them into embodiments of grace and resilience

For meat-free meals

Try these recipes for healthy and delicious plant-based meals

ATTENTION, meat lovers! What if, for just one day, there were no patties for your burger, no sizzle of steaks on the grill, and no chicken on your plate? Instead, imagine a spread of flavourful plant-based dishes taking centre stage. For those willing to try something new, there are simple swaps – grilled vegetables instead of steak, fried potatoes in place of fried chicken, fresh salads, legumes, tofu, and mushrooms to show that delicious alternatives do exist.

With a growing inclination towards health and wellness, concern for the environment, compassion towards animals, and for religious or ethical beliefs, many are embracing the vegetarian lifestyle.

Here are recipes to give your taste palate a do-over.

Miso Noodle Soup

Ingredients

- Quick-cooking ramen noodles: 50 g
- Miso paste: 2 tbsp
- Vegetable bouillon cube: ½
- Firm tofu: 80 g, cut into small cubes
- Button mushrooms, sliced: 55 g
- Stalk green onion, thinly sliced: 1
- Spinach: ½ cup
- Boiling water: 1½ cups

Method: Layer the soup ingredients in a mason jar or another heat-proof container. Noodles should be placed at the bottom, followed by the miso and bouillon cube, then the tofu (you can pan fry the tofu in a teaspoon of coconut oil), green onion, and finally the mushrooms and spinach. Keep sealed in the fridge until ready to eat. When ready, pour boiling water into the jar, plus more if needed to fully submerge all the ingredients. Or transfer it to a bowl and pour the water on top to cover. Add a cover, let it sit for about 3-5 minutes or until the noodles are cooked. Garnish and enjoy.

Unripe Jackfruit Curry

Ingredients

- Raw jackfruit: 2 cups
- Onion: 1
- Green chillies: 2
- Garlic: 3 cloves
- Ginger: 1 small piece
- Turmeric powder: ½ tsp
- Red chilli powder: 1 tsp
- Coriander powder: 1½ tsp
- Grated coconut: ½ cup (optional)
- Mustard seeds: ½ tsp
- Curry leaves: 1 sprig
- Dry red chilli: 2
- Coconut oil: 2 tbsp
- Water: as needed
- Salt: to taste

Method: Pressure-cook chopped jackfruit with a little salt and turmeric for 1-2 whistles. In a pan, heat oil. Splutter mustard seeds, add curry leaves and dry red chillies. Add onion, green chillies, garlic, and ginger. Sauté till soft. Add turmeric, red chilli, and coriander powder. Mix well on low flame. Add the cooked jackfruit and mix everything together. Add some water if needed, cover, and cook for 5-7 minutes. Add grated coconut (if using), mix well, and cook for two more minutes. Drizzle some coconut oil on top and serve hot.

Jackfruit Chilli Fry

Ingredients

- Jackfruit: 250 g
- Capsicum: 1
- Onion: 2
- Ginger: 2
- Ginger-garlic paste: 1 tbsp
- Soy sauce: 2 tsp
- Ketchup: 2 tbsp
- Chilli paste: 1 tsp
- Sliced green chilli: 2
- Salt: as per taste
- Oil: 2 tbsp
- Corn flour: 1 tbsp
- Water: 1/2 cup

For batter:

- Corn flour: 2 tbsp
- Maida: 2 tbsp
- Ginger-garlic paste: 1/2 tbsp
- Soy sauce: 1 tsp
- Black pepper powder: 1/2 tsp
- Salt as per taste

Method
Cut jackfruit into small pieces and pressure cook them over a high flame for one whistle. Wait for it to cool down. Then, mix all the ingredients for the batter. Add some water and make it semi-thick. Dip the jackfruit pieces into the batter, and deep fry them in medium heat. Keep it aside. Now heat the kadai. Pour some oil and add the ginger-garlic paste, green chilli, and ginger cubes. Keep the flame high. Sauté it for two minutes. Now add quartered capsicum and onion. Add salt. Sauté it in high flame for 2-3 minutes. Add soy sauce, tomato ketchup and green chilli sauce, as per the taste. While adding the sauces keep the flame medium-low to avoid burning the dish.

Soya Chilli

Ingredients

- Soya chunks: 1 cup
- Onion: 1
- Capsicum: 1
- Green chilli: 2
- Garlic: 5-6 cloves
- Ginger: 1 tsp
- Soy sauce: 1½ tsp
- Red chili sauce: 1 tsp
- Tomato ketchup: 1 tbsp
- Vinegar: ½ tsp
- Corn flour: 2 tsp
- Pepper powder: ¼ tsp
- Salt: to taste
- Oil
- Spring onions (optional)

Method: Boil soya chunks in salted water for 5-7 minutes. Rinse in cold water and squeeze well. Mix the boiled soya chunks with 1 tsp cornflour, salt, and a pinch of pepper. Shallow fry or air-fry till slightly crisp. Set aside. In a pan, heat 1 tbsp oil. Sauté chopped garlic, ginger, and green chillies till aromatic. Add onions and capsicum. Stir-fry on high flame for 2-3 minutes. Add soy sauce, red chilli sauce, ketchup, and vinegar, and mix well. Mix 1 tsp corn flour with 2 tablespoon water to make a slurry. Add to the pan for a light coating. Add the fried soya chunks, toss well so they are coated in the sauce. Finish with a sprinkle of pepper and spring onions.

RUBINATIONS
Rubi Chakravarti
Writer, actor and funny girl

FERVOUR & FESTIVITIES

FORGET about the year becoming a blur as we reach the end of it, even the festivities have followed suit! Being an agrarian race, all our festivals are centred around the solstices, harvests, or planting seasons. So this year, all the festivities are literally competing to showcase themselves. All this is fine, except that the normal junta, like ourselves, have to put ourselves on 'shut-down and sleep mode' in computer parlance. Our government offices, banks and the like are shut, and either they are doing fervent poojas (ask me, we have a nationalised bank on the ground floor), or they are busy breaking coconuts and pumpkins, tying black thread and putting bindis on the computers and every caste, creed and the nation gets caught up in the flurry of inconsequential things. This leaves zero time for productivity, and simple tasks like updating accounts and passing of cheques become an ordeal. But what is our big, fat sub-continent without all this fuss? NRIs pine for all this hullabaloo, and whether it is Deepvali, Eid, Buddha Purnima or Christmas, we Indians are all invested in it. A two billion-strong country filled with festivities and holidays!

Trilok Gurtu and Madhav Sehgal

Whether the 'orange-hued' man from over the Atlantic would like to believe it or not, India is shining. A big thumbs down to all the confused desis who still feel India is this and that (ho-hum. I'm filled with ennui to even list out their gripes)! Indian 'dawcters' are the best, Indian food is the best (check out all the Indian Michelin-starred chefs like Rohit Ghai, who is now at The Ritz-Carlton), our homoeopathy and Ayurveda are the best, and our brands are global, and the people are the best. Caring, loving (a little overbearing), but the best!

So my very busy friend, Madhav Sehgal, the head honcho of The Leela Palace Hotels, invited me for a quick lunch at their pan-Asian restaurant Zen, before he zipped off again to another city. Lunch with Madhav is always a challenge. He is wired up, ready to head off to another meeting, yet engaged with you. Our conversations are always punctuated with laughter and serious new ideas and conversations, and just when you think he's not listening, he will come up with a quick repartee! I look forward to spending time with him, and this time we were joined by Trilok Gurtu, the famed percussionist and the late vocalist Shobha Gurtu's son. Madhav is a huge music aficionado, and his repertoire of listening and playing music extends from hard rock to hard classical! Trilok and I traded stories of performing arts and food; apparently, we were kindred souls in that aspect!

I haven't been to a 'fruit-soaking' ceremony for a long while. So when Taj called, I went. I am glad I did because it was festive with red aprons and faux chef hats! They had an amazing line-up of Christmas savouries and sweets. The new GM, Taronish Karkaria, played perfect host as he was introduced to a flurry of old Taj guests. I got a video call from my munchkin in Mumbai, and she, of course, wanted a sample of all the cakes and savouries, especially her fave: the red velvet cupcake!

The year is almost racing towards the finish line, and it's time to let go; time doesn't heal, acceptance does!

(The writer's views are personal)

Taronish Karkaria and Ila Naidu

ARE YOU GAME?
Anusha Ganapathi

This economics graduate spends her leisure time preparing for the zombie apocalypse

Journey with Ghost of Yotei

ATSU (the lead of *Ghost of Yotei*) and I (the player of the game) are similar in one fundamental way: We are both holding on to something that is slowly losing the spark it once had, and are kept alive only by the amount of time we've already sunk into it. On some level, we both know we're only doing this because it feels pointless to move on now.

For Atsu, the struggle is quite profound. We see the hatred that drives her entire life to defeat the 'Yotei Six' that assist Lord Saito is continuously challenged, as she is constantly presented with the facts. On the one hand, there's Lord Saito – a somewhat unknown entity, but for his truly evil act of murdering her parents. On the other, she's helping the shogun army in their attempts to unite a peaceful, independent land. In her pursuit of Saito, she is actively assisting the classist Samurai with their rules and laws that could disrupt the local culture that she so abhors.

For me, the struggle is far simpler but not entirely different. I'm holding on to the idea that *Ghost of Yotei* is a truly once-in-a-lifetime game. There's no game where you play as a Samurai that feels quite as vast, beautiful, and yet so personal. And fifty hours in, I am constantly presented with the fact that *Ghost of Tsushima* did exactly this, five years back. And it was cooler the first time around – because it was unlike anything I'd ever seen before. Unfortunately for Ghost of Yotei, the novelty had also worn off just before the game was released. It's coming in a year where there's already an *Assassins' Creed* game about a Samurai seeking revenge for the death of her parent(s).

But despite it all, I'm on my way to a platinum completion, and Atsu, on her way to finishing off all six of Saito's strongmen. Atsu, because she knows it must be done. It's the only way she can truly feel at peace with her life. And me, because I want more games like this to exist. I shouldn't have to wait for five years for another of these. It's my one way of showing support for a truly unique single player story experience.

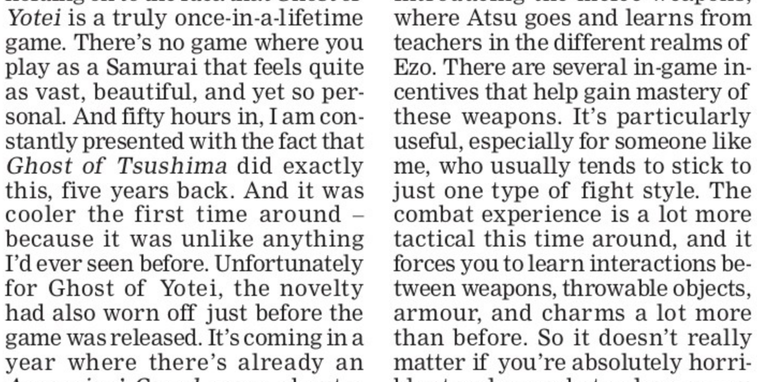
What shines through *Yotei*, and to its credit, sets it apart from the previous game in the series (*Tsushima*) is its story. It visualises strong themes of grief, betrayal, and anger extremely well – through both main missions, obscure 'storyteller' side missions, and random interactions with the occasional villager. Atsu's motivations and emotional journey are so close to me now and she is now easily one of my favourite videogame characters.

Yotei also has a very interesting combat mechanic – evolved from a more primitive version in *Tsushima*. Atsu's entire backstory sort of plays into the mechanic as well. While *Tsushima* is focused on Jin's internal conflict of "Shinobi"–esque stealth styles vs the more traditional Samurai combat, Atsu is extremely strong and comfortable with facing the enemy head-on. And she almost always must face five or more people at any given point. As a result, *Yotei* has both more melee weapons and throwable weapon options. And considering that the game is set almost three centuries after *Tsushima*, it now introduces a very old-fashioned version of the teppo gun and small explosives that cause quite a bit of chaos in direct combat.

Yotei also does a very good job of introducing the melee weapons, where Atsu goes and learns from teachers in the different realms of Ezo. There are several in-game incentives that help gain mastery of these weapons. It's particularly useful, especially for someone like me, who usually tends to stick to just one type of fight style. The combat experience is a lot more tactical this time around, and it forces you to learn interactions between weapons, throwable objects, armour, and charms a lot more than before. So it doesn't really matter if you're absolutely horrible at melee combat as long as you know how to strategically use the right combination of items.

Suckerpunch also clearly understood that what players loved most about the previous games was the scenery. They doubled down on it and have now given us a larger and more varied world. Every one of the Yotei Six occupies a realm/biome – whatever you call it – from windy coasts to the frigid north. It's gorgeous, expansive, and irresistible, and I did spend a lot of time climbing pointless cliffs to capture images of Atsu against the setting sun.

The game is a PlayStation 5 exclusive, and it's a no-brainer if you own the console. There's hardly any game out there today like this series from Sucker Punch, and it's so perfectly made for the PS console with several useful gameplay elements based completely on interactions with the touchpad.



NUGGETS

Music tribute to remember late maestro

A tribute to pandit CR Vyas through a special concert titled Suran Mein Ras Tum Ho – Bandishes of Pandit CR Vyas will be held on November 8 at 7pm, Chowdiah Memorial Hall, Malleswaram, as part of the Sri KK Murthy Memorial Music Festival 2025, to honour the 101st birth anniversary of Padma Bhushan pandit CR Vyas. Presented by JSW and Pancham Nishad, the concert will feature pandit Suresh Bapat, Anuja Zokarkar, **Noopur Gadgil** (pictured in front), and Kedar Kelkar, with Ravindra Yavagal on tabla, Vyas Murthy Katti on harmonium, and the students of Suresh Bapat as chorus singers.

Shashi Vyas, son of the maestro, will narrate stories and memories, offering insight into his father's musical journey. The event celebrates pandit Vyas's legacy as a composer, scholar, and teacher who enriched Hindustani classical music. The tickets are available on bookmyshow.com

THE NEW INDIAN EXPRESS CLASSIFIEDS

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CHANGE OF NAME

I, **VASANTHAL THOTTLAPPAN** (New Name) previously **VASANTHAL SIVALINGAM** date of birth:- 23/03/1973, W/o. Mr. Sivalingam S, residing at A03/401, Sandeep Vihar, Whitefield Hoskote Road, Kannamangala, Bangalore, Karnataka-560067. Hereby declare that, I have changed my name from **'VASANTHAL SIVALINGAM'** to **'VASANTHAL THOTTLAPPAN'**, vide Affidavit dated 31.10.2025, Sworn before Advocate and Notary A.M. Rajasekar, Bengaluru.

CHANGE OF NAME

I, Raghu R S/o. Venkataraju Aged about 43 Years residing at No.359, Anjanapura Near Gangamma Temple, Bangalore South - 560062, I declare that My Daughter name is LAVANYA R in her Central Board of Secondary education Marks card Mother's and Father's names got interchanged by mistake I declare that it may Correct as Mother's Name: **LAKSHMI DEVI M N** Fathers's Name: **RAGHU R** in that Marks Card of **Lavanya R,** vide affidavit dated 30/10/2025 sworn to before S R Ravikumar Advocate and Notary Bangalore.

AFFIDAVIT

I, **Sri. Vinayak Gangolli S/o** Late G Ramdas Kharvi, aged about 40 years, residing at No 1246, 10th Main, 11th B Cross, West of Card Road, Mahalaxmipuram Bengaluru 560086, declare that **"Vinayak Gangolli and" Vinayak G. K."** are one and the same person belongs to me only.before affidavit and notary by **R. Sulakshana**

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Shivarajkumar, Upendra and Raj B Shetty bring trademark dance style to *'Afro Tapang'*

From Ghetto Kids' first Indian collaboration to Shivanna's heartfelt performance during recovery, the promotional track from Arjun Janya's directorial debut, *45*, sets the tone for its Christmas release

CE FEATURES

THE energetic promotional song from the upcoming Kannada multistarrer *45*, titled '*Afro Tapang*', features actors Shivarajkumar, Upendra and Raj B Shetty. Released through Anand Audio, the highlight of the song is Uganda's internationally acclaimed dance group, Ghetto Kids, who gained global attention through Britain's Got Talent and major international collaborations. Though created as a promotional number, '*Afro Tapang*' saw a substantial investment for a small-budget film. With a multi-star cast and a Hollywood-associated VFX team. Directed by Arjun Janya and produced by M Ramesh Reddy under the Suraj Productions banner, *45* is set for a Christmas release, on December 25.

Speaking about the song, which was launched on Kannada Rajyotsava Day, Ramesh Reddy shares, "I am excited and proud that *45* is the first Indian film to bring the Ghetto Kids to India. This is a milestone, and I'm happy it happened with *45*." Director Arjun Janya, making his debut as a filmmaker, credits Shivarajkumar for encouraging him to direct. "The film doesn't have regular songs, so we created a unique promotional track. The Ghetto Kids fit our idea perfectly. MC Bijju wrote and sang the lyrics, Johnny Master choreographed, and Nishan Rai contributed Tulu lyrics, and has cinematography by Satya Hegde" he says. Shivarajkumar shares that '*Afro Tapang*' holds a special place in his heart. "I shot this song during a low phase in my life, when I was diagnosed with cancer. The team took care of me with so much love. They hesitated about the dust during the shoot, but I said it was fine. Their support gave me strength. Dancing with my co-actors and the Ghetto Kids was unforgettable," he says, adding, "All three leads, Upendra, Raj B Shetty, and I, stand equal in this film. There's no big or small actor in *45*."

Raj B Shetty calls it a memorable experience. "Saying yes for this song was a challenge, but it turned into a learning curve. The beauty is that even in a song, our characters had presence. This film shouldn't just be a Kannada hit; it should be discussed across languages because there's real hard work behind it," he concludes.

A still from the film

Team 45

Shivanna dances to *AFRO Tapang* on stage

Vijay Kumar-Rachita Ram's *Landlord* locks release date

Team Landlord

CE FEATURES

LANDLORD, featuring Duniya Vijay and Rachita Ram, will be one of the first Kannada films of 2026, scheduled for release on January 23. The team unveiled its teaser on Kannada Rajyotsava, officially announcing the release date. Directed by Jadesh K Hampi and produced by KV Sathyaprakash and KS Hemanth Gowda under the Sarathi Films banner, the project also marks the production house's return after 14 years.

Expressing his gratitude for being part of a story with a strong message, Duniya Vijay says, "I thank Jadesh for crafting such a story and my producers for their faith in me." He also reflects on his long association with Rachita Ram. "We come from the same locality and have known each other for years. Sharing the screen with her and senior actor Umashree has been a memorable experience. Having my daughter Ritanya in the film makes it even more special." Vijay confirmed that post-production work is ongoing and expressed hope that audiences will receive the film well. Rachita Ram says she agreed to the project immediately after hearing the narration. "The story struck a chord with me," she shares, noting that she had discussed the project with Darshan and Lokesh Kanagaraj, who responded positively.

Director Jadesh K Hampi described *Landlord* as a story set in the 1980s and reveals that recreating that era was challenging but rewarding. Praising the performances of Duniya Vijay and Rachita Ram, he goes on to highlight the work of over 50 theatre artistes, including Achyuth Kumar, Mitra, Rakesh Adiga, Abhishek Das, and Shishir, in the film. The music for the film is composed by Ajaneesh Lokanath, with a song written by Yogaraj Bhat.

Producer KV Sathyaprakash said the film balances strong content with entertainment, while co-producer KS Hemanth Gowda confirmed plans for future projects. Senior actor and politician, Umashree, expressed happiness in working with Duniya Vijay and says that their on-screen bond reflects a long-standing relationship.

A still from the film

A SHARADHAA

THE journey into cinema for Siddu was not an overnight leap but a slow, heartfelt drift that began with a TV and a dream. "Growing up, I would react to scenes, whichever movie I watched on DD1. That stayed with me. By class 10, when I watched *Mungaru Male*, I knew I wanted to act," he recalls as he talks about his latest film, *Love U Muddu*, which is all set to release this week. His journey to the screen, however, was far from smooth. Coming from a modest home, Siddu pursued a diploma at a government college to secure a job. "Our financial situation wasn't great, so I focused on finishing my studies. But acting was always at the back of my mind. I even thought of joining the army at one point," he says. Night shifts, interviews, and a busy schedule did not stop him. "I would attend dance classes with Imran Sardhariya during the day and work by night. That dedication slowly nudged me towards acting," he adds.

Theatre became his training ground. Siddu later joined Hamsalekha's theatre classes and was later encouraged by his late friend Rakshit, part of the Rangaavathar troupe, and motivated by Usha Bhandari to attend auditions. "Interestingly, my first audition was for *Lucia*, but it didn't work out," he says. Television gave him his first public recognition. Siddu's career took off in 2012 with Bannada Buguri, followed by six serials. "Paru on Zee had over 1,400 episodes. That's where people really started recognising me," he shares. At the same time, filmmaker Anup Bhandari opened doors to cinema. "*Rangitaranga* was my first introduction to films. Anup gave me the opportunity to assist him in direction, and I continued with Rajaratha and even contributed to parts of Vikrant Rona," he says.

Siddu's filmography today spans 16 films, with seven awaiting release. Among them, *Love You Muddu* is what he is most looking forward to. The film, inspired by real life, has him playing Karna, a man defined by sacrifice and grounded ethics. "Personally, I am witty and extroverted, but Karna, my character in *Love U Muddu*, is subtle. He has a strong family, learns life lessons, and embodies ethics. Whatever sacrifices he makes, the character communicates that quietly," Siddu explains. Working with director Kumaar has been a learning experience. "Despite having a critically acclaimed film like Chemistry of Kariyappa, he approached me with humility. I liked his communication, the poetic journey of the writing, and the thought behind every look and hairstyle. I always work on giving each character a new appearance. To truly achieve a role, you must live it," he says.

Siddu is also making his Tamil debut with *Cold Call*, expected to release in December, followed by *Seat Edge*. He has completed shooting for *Gombe Rama* and has several other projects lined up. He says, "I am going with the flow. There is competition. But I only compete with myself, to be a better actor, a better human, with every passing day." Looking back on 12 years in the industry, Siddu remains grounded yet determined. "I trust there is someone watching my work. Skill and sincerity will always find their place. Cinema has always been my passion, and that passion is what keeps me moving forward," he concludes.

A still from the film

Love U Muddu will relaunch me as a lead actor: Siddu

From watching DD1 as a child, stepping into the theatre, and then the small screen, to auditioning for *Lucia* and being introduced to films with *Rangitaranga*, Siddu now looks forward to his next, *Love U Muddu*, directed by Kumaar, releasing this week

Benicio del Toro joins *Reenactment*

CE FEATURES

ACTOR Benicio del Toro, who won praise for his performance in the recent film One Battle After Another, is reuniting with Reptile helmer Grant Singer for the latest movie, *Reenactment*.

Reports suggest that Cameron Diaz is in talks to co-star with del Toro. Singer has also penned the film's script. The makers are tight-lipped about the plotline.

The film is set to go on floors soon in Los Angeles.

Reenactment will be produced by Black Label's Molly Smith, Trent Luckinbill, and Thad Luckinbill, along with Patrick Wachsberger of 193. The project reunites Black Label, del Toro, and Singer following the 2023 Netflix film.

With two releases in 2025 so far, The Phoenician Scheme and One Battle After Another, del Toro awaits the debut of *All-Star Weekend*, in which he stars alongside Jamie Foxx, Eva Longoria, Robert Downey Jr, Gerard Butler, Jeremy Piven, Jessica Szohr, and Ken Jeong.

Diaz, who was last seen in Back in Action, next has *Shrek 5*, *Outcome*, and *Bad Day* in different stages of production.

SHAH RUKH KHAN'S NEXT IS *KING*

CE FEATURES

ON Shah Rukh Khan's 60th birthday, his next film with Siddharth Anand was unveiled. Titled King, the upcoming action entertainer is headed for a 2026 release. The makers are yet to confirm a release date. Shah Rukh had earlier revealed the film's title at an event, but this is the first time the makers have confirmed the same with an official title reveal teaser. Siddharth Anand previously directed Shah Rukh Khan in Pathaan (2023). The film will also mark the big-screen debut of SRK's daughter, Suhana Khan. The film has music by Anirudh. A strong buzz suggests that the star-studded cast of King includes Deepika Padukone, Jaideep Ahlawat, Abhishek Bachchan, Rani Mukerji, Jackie Shroff, Anil Kapoor, Arshad Warsi, Raghav Juyal, and Abhay Verma. However, an official announcement is still awaited.

Pooja Hegde, Nora Fatehi join *Kanchana 4*

CE FEATURES

THE much-awaited cast announcements for Raghava Lawrence's fourth installment in the *Kanchana* franchise have begun. Among the first to join the team are Pooja Hegde and Nora Fatehi. While both are collaborating for the first time with the actor-director, *Kanchana 4* will mark Nora Fatehi's debut in the Tamil film industry.

The film went on floors in September. All the entries in the *Kanchana* series are directed by Raghava Lawrence and star him in the lead. *Kanchana 4*, which went on floors in September, is backed by Kalanithi Maran's Sun Pictures and Raghava Lawrence's Ragavendra Production. The first film in the franchise released in 2007, titled *Muni*, which was followed by *Kanchana 2* in 2015 and *Kanchana 3* in 2019, featuring Oviya and Vedhika. Pooja Hegde was last seen in a cameo role in *Coolie*.